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Fort Wayne and Allen County

Public Library Pamphlets

Eight Series

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YOUR AMERICA

Prepared by the Staff of the
Public Library of Fort Wayne and Allen County
1954

One of a historical series, this pamphlet is published under the direction of the governing Boards of the Public Library of Fort Wayne and Allen County.

BOARD OF TRUSTEES OF THE SCHOOL CITY OF FORT WAYNE

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James E Graham



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Mrs Glenn Henderson



Mrs Charles Reynolds

FOREWORD

Men and women of many races, of many walks of life, and of widely divergent opinions have defined, described, and interpreted our United States. The Boards and the Staff of the Public Library of Fort Wayne and Allen County present this factual and statistical essay as another answer to the question, "What is America?"

In the four quarters of the globe, who reads an American book? or goes to an American play? or looks at an American picture or statue? What does the world yet owe to American physicians or surgeons? What new substances have their chemists discovered? or what old ones have they analyzed? What new constellations have been discovered by the telescopes of Americans? What have they done in mathematics? Who drinks out of American glasses? or eats from American plates? or wears American coats or gowns? or sleeps in American blankets? Finally, under which of the old tyrannical governments of Europe is every sixth man a slave, whom his fellow creatures may buy, and sell, and torture?

Sydney Smith, review of Adam Seybert's STATISTICAL ANNALS OF THE UNITED STATES OF AMERICA, in EDINBURGH REVIEW, XXXIII (1820), 79-80.

The United States has long been a puzzle to many--citizens and foreigners alike. Its great size, its complexity, and the conflicting statements of its spokesmen have baffled interpreters everywhere. South Americans have called it El Coloso del Norte, "the Colossus of the North"; Central Americans, referring to the acquisition of Caribbean and Pacific territories, speaks of Yanqui Imperialismo. Europeans usually call its citizens "Yankees"--a word which long denoted an unpleasant shrewdness in business affairs and a stiff, unbending morality. For many years the British termed its people "American cousins"; the epithet was used condescendingly and implied dependency, inferiority, and insularity. Americans themselves call their nation "the gem of the ocean," and "the melting pot"; they speak affectionately of "Uncle Sam."

Emerson said: "In America the geography is sublime, but the men are not; the inventions are excellent, but the inventors one is sometimes ashamed of." Samuel Johnson was "willing to love all mankind, except an American." G. W. Stevens wrote that Americans were "the most materialistic people in the world." But Eric Linklater declared that

"America is the last abode of romance and other medieval phenomena," and Woodrow Wilson said, "America is the only idealistic nation in the world."

America has lived rapidly. Borrowing its culture and its government from the other nations of the world, America then reshaped these in its own invigorating climate and with its own great natural wealth. In the security of its isolation, it has since made blunders serious enough to destroy any of the weakened nations of Europe; but it has always emerged from its trials purer and stronger than before. It has survived the rigors of birth, of sectionalism, of slavery, of civil strife, of partisan politics, and of economic chaos. It survived the catastrophe of global wars, and it is now the acknowledged leader of the Western world. What is America? What are the causes for its apparent contradictions? What, exactly, is its size, and what is its spirit?

America's 5,565 miles of eastern coast are bathed by the Gulf Stream, which is joined by the Antilles Current off the coast of Georgia. The southern coast, 3,641 miles long, is continually warmed by the Gulf of Mexico; and the western shore is washed by the California Current along its 2,730 miles. The northern border is 3,897 miles in length. The southern land border is 2,013 miles long. The Atlantic beats upon the stubborn rocks of the east coast, where tides rise more than 23 feet at Calais, Maine. Winds have reached 188 miles per hour at Mount Washington, New Hampshire. The Pacific batters the cliffs of the west coast, and fog and rain sweep against the Coast Ranges. The winds of Canada arc down across the prairies, and the waters of the Great Lakes shift the 4,589 miles of sandy beach in the North. Over the South blow the hot winds of Mexico and the storms of the Gulf.

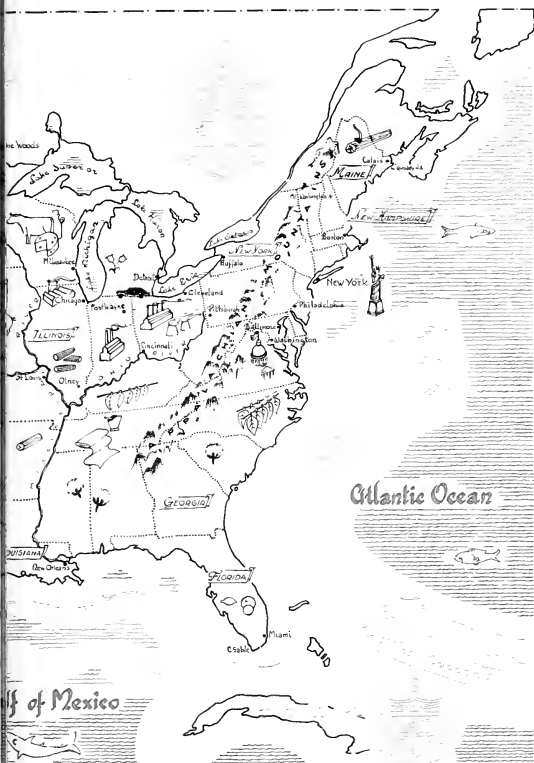
Within these confines lies one of the largest nations in the world. Its northernmost point is Lake of the Woods, Minnesota; its southernmost is Cape Sable, Florida. Farthest to the west is Cape Alava, Washington, and farthest to the east is West Quoddy Head, Maine. The extreme east-west width of the land is 2,807 miles; the extreme north-

south length is 1,598 miles. The two points separated by the greatest distance are Cape Flattery, Washington, and a point just south of Miami, Florida. There are 2,835 miles between these places. The land area of the nation is 2,977,128 square miles; and its land area and water area together total 3,022,387 square miles. The federal government retains title to 412 million acres of public lands, of which 179 million are grazing lands, 139 million are national forests, and 56 million are Indian reservations. The remainder is used for miscellaneous purposes. The geographical center of the United States is in the middle of a field in Smith County, Kansas.

The North, from the Rocky Mountains eastward, is an area typical of the continental rain forest climate. In mid-continent lies the region of warm summers--the continental forest climate. The South is a region of mild winters, characteristic of the moderate continental forest climate. Only on the southernmost tip of Florida is found a tropical savanna climate with wet and dry seasons. West of the Rockies, extending to the Sierra Nevada and the Coast Ranges, lie great regions of middle latitude steppe climate. Interspersed in these regions are the great high regions of unchanging cold. Tropical and subtropical desert climates pervade the low, sheltered areas. Along the coast, above 40 degrees of latitude, is the moderate marine forest climate with mild winters. The South enjoys a mild climate with summer drouth and winter rain.

The highest temperature ever recorded in the United States was 134 degrees Fahrenheit at Greenland Ranch, Death Valley, California, on July 10, 1913. The lowest recorded temperature, observed at Yellowstone National Park on February 9, 1933, was minus 66 degrees Fahrenheit. The greatest annual rainfall recorded was 150.73 inches at Wynoochee Oxbow, Washington. The wettest state is Louisiana, which has an average yearly rainfall of 55.11 inches. Nevada is the driest state; average annual rainfall is only 8.11 inches. The average annual rainfall for the entire country is 29 inches.





The mountain ranges, which separate great areas of land, long hindered easy intercourse between large groups of people. The resultant isolation gave rise to sectional differences in speech, custom, and character. The great ranges are the Appalachians in the East and the Rockies in the West. The East and the West are divided by the Mississippi River, which runs from the lake region of northern Minnesota to the Gulf of Mexico, a course of about 2,500 miles. With the Ohio and Missouri rivers, this stream provides more than 15,000 miles of navigable waterway; the entire Mississippi system drains over a third of the land of the country. The Great Lakes, located in the North Central States, comprise the largest body of fresh water and the greatest inland water transportation unit in the world. The total area of the Lakes is 94,710 square miles; excluding the St. Lawrence River, the system drains 173,740 square miles of the United States. The highest point in the nation is Mount Whitney, California, which is 14,495 feet high; Death Valley, also in California, is the lowest point--280 feet below sea level. The approximate mean elevation of the nation is 2,500 feet above sea level.

Living in this vast country are 74,833,239 men and 75,864,122 women. Many of these persons have abandoned homes in other lands to begin new lives here, while others may boast of a dozen generations of American forebears. All races live within these borders. The Indian population of the United States was 343,410 in 1949. Some Americans live in the second largest city in the world--New York, which has a total metropolitan population of 12,911,994; others inhabit the barren and lonely stretches of the sparsely settled West.

There are 40,400,000 families in the United States and 45,500,000 households. Six million persons are employed in agriculture on the nation's 5,382,162 farms, which have a total area of 1,158,566,000 acres and a value of \$75,260,606,000. Fifty-five million persons are employed in non-agricultural industries, although the rural population is 54,229,675; the urban population is 96,467,686. The

population center of the nation is eight miles northwest of Olney, Illinois. The average number of inhabitants per square mile has risen from 4.5 in 1790 to 50.7 in 1950.

Of the 62 million persons gainfully employed in the United States, 26 per cent are at work in manufacturing jobs. Sixteen per cent of the working population are engaged in farming, 18 per cent are in trade or commerce, 6 per cent are in construction work, 6 per cent engage in transportation or communication activities, and one per cent of this population mine the earth for its valuable minerals. Twenty-seven per cent of those gainfully employed are service workers or are at work in miscellaneous occupations. Outside the labor force 32,180,433 persons were keeping house in 1950; of these 286,139 were men.

There are 122,532 communities in the nation; of these 112,984 are towns with a population under 1,000. One hundred and six cities have populations of more than 100,000. Of the 3,070 counties in the nation, the largest is San Bernardino County, California, with an area of 20,131 square miles. The smallest is New York County in the state of New York with a total area of only 22 square miles.

The great teeming cities and the quiet villages and farms of the United States are connected by 3,012,371 miles of roadway. These roads range from the few narrow gravel roads of the neglected backwoods to the numerous wide ribbons of asphalt and concrete that cross mountains and plains and link the coasts and borders of the nation. Roadways are supplemented by 226,438 miles of railroad and 25,392 miles of navigable waterway; these help to carry the goods and the travelers of the country. Spoken and written words penetrate to every village and isolated ranch house by means of 2,939 radiobroadcasting stations, 45,636,000 telephones, 32,986 telegraph offices, and 1,786 English language daily newspapers. Combined daily newspaper circulation totals 53,950,615. Television sets in use at the end of 1953 totaled 27,600,000.

The 66,825,829 licensed drivers of the country operate 53,258,570 registered automobiles, buses, and trucks.

The United States leads all other nations in the number of passenger cars. There is one passenger car for every five persons in the United States; by contrast there is one in the United Kingdom for every 26 persons, one in the Soviet Union for every 1,075, and one in China for every 9,256 persons. Of the 164 billion dollars' worth of retail goods sold in the United States in 1952, over 28 billion dollars were spent on motor vehicles and automobile accessories.

There are 641 public and 1,210 private institutions of higher education in the nation; they conferred 402,078 degrees in the school year 1952-1953. The fall enrollment of all higher institutions in 1952 was 2,148,284. Public education of children aged five to seventeen cost \$6,528,300,000 in 1951. Of the 110 million persons over fourteen years of age in 1952, only 2.5 per cent were illiterate. This percentage represents a distinct decline in the rate of illiteracy, which was 20 per cent in 1870. Publishers of the nation presented 11,840 new titles and new editions to the readers of the United States in 1952. The 250 religious bodies of the nation maintain an estimated 287,551 churches; membership totals 90,860,779. America's policy of complete freedom of religion has been one of the most important factors in its growth, because religious exiles from other nations have brought to these shores the finest cultural gifts of their times and societies.

Manufacturing and commerce predominate from the Great Lakes to the Atlantic. On the plains and prairies and in the South, much of the land is devoted to agriculture; industry is scattered throughout these areas, and a movement of industrial plants from New England to the South has been noted in recent years. The Northwest is devoted primarily to forestry; the 37,204,000,000 board feet of lumber produced in the country in 1951 came, in the main, from that region. The West engages in stock raising extensively. Mining is scattered throughout the nation, and fishing is common in all waters of the United States. The national income for 1952 was in excess of 291 billion dollars.

The entire east and gulf coasts of America engage in

specialized agriculture, ranging from truck farming, which supplies the great seaboard cities with fresh vegetables, to the cultivation and shipment of citrus fruits. In the Northeast, from the Great Lakes to the Atlantic, the nation's dairy farming is located. The midcontinent and the major portion of the South engage in commercial livestock and crop farming; an area along the lower Mississippi River is dominated by plantation agriculture. The West is an area of livestock ranching and crop farming; grain and cotton are the main products. The Pacific Coast engages in dairy farming, livestock ranching, and Mediterranean type agriculture; specialized areas are found scattered throughout the entire region.

The United States is extremely rich in deposits of valuable minerals. This country produces 33.7 per cent of all the coal in the world; as well as 61.8 per cent of the world's oil. The largest oil reserves on earth--a full third of the world's reserves--are within these borders. This country is the largest producer of power and fuel; the sources are coal and lignite, petroleum, natural gas, and hydroelectric power. In 1952 the electrical energy produced was almost 400 billion kilowatt hours. The United States produces 31.1 per cent of all the iron ore in the world; it is the greatest producer on earth. Its steel production, 35.3 per cent of the world's total, is the largest among all nations. In addition, this country is the leading producer of copper, aluminum, lead, and zinc.

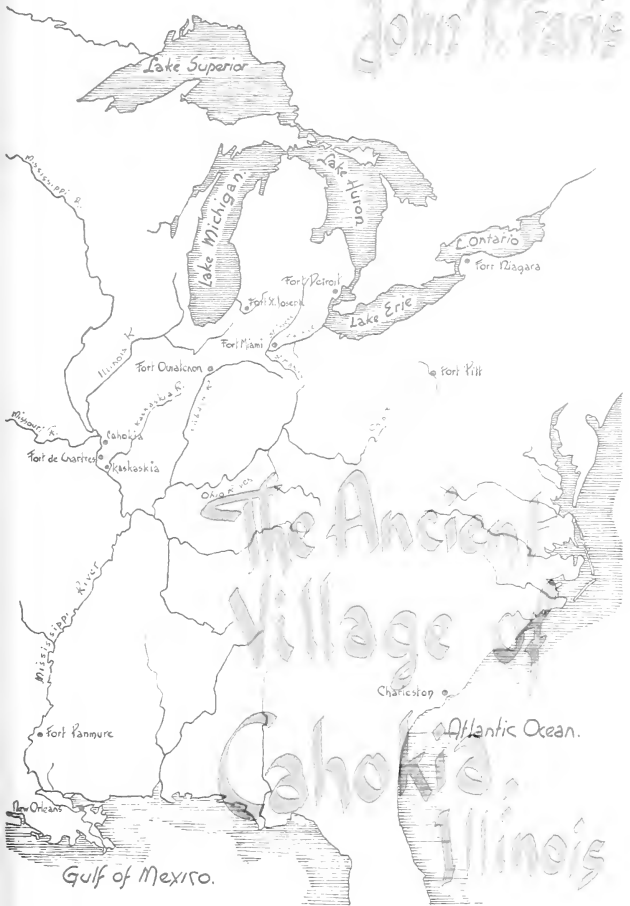
The national government of the United States is conducted by some 2,400,000 persons; state, city, and county governments also employ numerous officials and civil servants. The taxes collected by the Bureau of Internal Revenue in 1953 amounted to more than 69 billion dollars. The defense budget for 1953 was in excess of 34 billion dollars; it supported the largest and best equipped forces in the world and strengthened the forces of America's allies everywhere.

Americans are healthy people; they consume the choicest and richest foodstuffs to be found anywhere. They eat more meat, more dairy products, and more cereal foods per capita than the inhabitants of any other nation. They

are taller and stronger. America plays and wins more games than any other nation; conscious of its strength and health, it is disciplined in their uses.

One hundred and thirty-four years have passed since Sydney Smith wrote his evaluation of America; those years have witnessed a complete repudiation of his criticisms. Today the whole world reads American books, searches for hints about American character, and looks for keys to the American puzzle. America has pioneered in modern scientific achievements, and its technicians and scholars are now leading the world toward a promising future in the atomic age. American products are found in every market place in the world; and these products are successfully sold because they are well made, efficient, and economical. Who has not heard of American achievements in mathematics? or of American accomplishments in astronomical space? Who has not eaten American food? or offered up thanks for the nation's bounty? And what other nation anywhere has consistently offered so freely its lands and its liberties to the oppressed and the hungry of this crowded planet? America has benefited by its generosity. The hard work and serious thought of Americans have welded peoples of diverse origins and conflicting ideas into one of the strongest and noblest nations on the face of the earth.

John T. Farie



The Ancient Village of Cahokia, Illinois

The Ancient Village of Cahokia, Illinois

John T. Faris

Prepared by the Staff of the
Public Library of Fort Wayne and Allen County
1955

One of a historical series, this pamphlet is published under the direction of the governing Boards of the Public Library of Fort Wayne and Allen County.

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James E. Graham



Mrs. Glenn Henderson



Mrs. Charles Reynolds

FOREWORD

In the long distant past no boundaries separated Ohio, Indiana, Illinois, Wisconsin, and Michigan from one other. The Northwest Territory comprised all of them. The few tiny settlements of white men, although widely separated, were closer to one other than to the eastern seaboard cities. Cahokia was one of the earliest of such communities. Although somewhat earlier in time, it had a common origin with Fort Wayne and other western settlements.

The following account of this ancient village originally appeared as chapter X in *THE ROMANCE OF FORGOTTEN TOWNS* by John T. Faris. The publishers, Harper & Brothers, have graciously granted permission to reprint the chapter.

The Boards and the Staff of the Public Library of Fort Wayne and Allen County present this account with the feeling that it is an important part of our heritage and with the hope that it will be interesting and informative to Library patrons.

Reprinted from *THE ROMANCE OF FORGOTTEN TOWNS*
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THE oldest village at Cahokia, Illinois, dates back too far for history to give any account of it. For there was a favorite gathering place for the Indians on their way to and from the Mississippi River, and there they built great mounds, possibly to mark the resting place of their dead. These mounds mark the site of what has been called the greatest prehistoric city in the United States. Students of archæological lore say that the great Cahokia mound, the largest of some eighty in the group, is the largest Indian mound in the country.

Some of the smaller mounds have disappeared, but the Cahokia mound still resists those whose desire to destroy it for business reasons is greater than their appreciation of the wonderful work done by the mound builders.

There are those who think that the great heap of earth was not raised up by men; that all the mound builders did was to trim it and shape it as it was when the first explorers saw it. They say that to build it would have been impossible for men unacquainted with modern methods of handling great weights, since it is located eight miles from the Mississippi bluffs, the source of the supplies of earth they would have had to use. But most authorities seem to think that this mound was raised to a height of more than one hundred feet on a base more than half a mile around.

An explorer who, in 1811, visited the region of the mounds, stood in awe before them. He said he felt much as a man does who looks for the first time on the great pyramids of Egypt. He said the smaller mounds looked like "enormous haystacks scattered through a meadow."

It is thought that the mound was built as a temple, and that on the summit was kept burning a fire to the sun god; that it was the central feature of a village of the builders and worshipers; that if it should be explored there would be found remains of the civilization of that day, similar to those found in other mounds of like character. Fortunately the University of Illinois has made a careful excavation in it, and has told of valuable discoveries. One objection to the theory that Indians built the mound is the fact that the Indians as they have been known since America was discovered do not seem to have the mental ability to make and carry out such an ambitious plan. Then how could their ancestors have been responsible?

One theory, not only interesting, but possible, is that the buffalo was the cause of the deterioration of the Indians. Once, so it is said, they were extremely intellectual; in a hundred ways they were a vast improvement on their present-day successors. They lived simply, cultivated the soil, and had permanent villages. Their wants were few, and these they were able to satisfy by hard toil. Sometimes they hunted; rude pictures of deer and foxes and other game have been discovered on the pottery found in some of the mounds. Yet there are no pictures representing the buffalo. But surely the buffalo would have been pictured if the animal had been known to the makers of the pottery.

The time came when the buffalo, which wandered far across the Mississippi, invaded Illinois. Naturally the



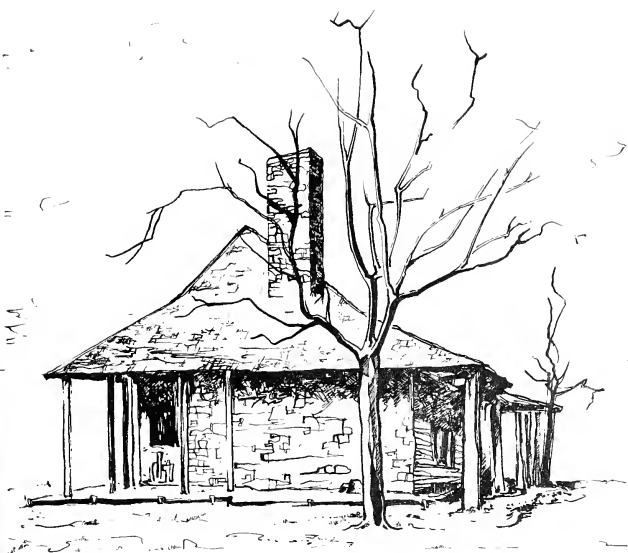
CAHOKIA MOUND

Indians soon learned to hunt him. As time passed the fever of the hunt took possession of them. The care of the crops was left to the women, while the men went on hunting expeditions. Their character was brutalized, peaceful employments were forgotten, and it became an easy matter to move from place to place, whenever the beasts were exhausted near home, and it seemed advisable to travel far to find them. Then, gradually, the buffalo lured the mound builders from their sedentary habits, and made them like the Indians who were found by the discoverers and explorers.

It has been found by scientists and historians that the Cahokia mound—the Monk's mound, as some call it, because a company of Trappist monks lived and tilled the ground there from 1810 to 1813—is doomed to destruction. Efforts have been made to save it for the people. Some day Illinois may be persuaded to make it a state park. The mound would then be the property of the public. No one would dare lift a hand against this venerable relic, all that is left to tell of the first village of Cahokia and its people.

The first Cahokia village of which history tells was begun probably very soon after La Salle descended the Mississippi River in 1683. Probably its builders were some of the company of the great explorers who, attracted by the peaceful and easy life of the Indians living on the lowlands some distance below the mouth of the Missouri, decided to remain on the spot. La Salle would not oppose this; it was part of his policy to encourage the building of settlements by those who would be in friendly relations with the Indians.

Many of the settlers married women of the Cahokia tribe; others brought wives from Canada. Fur trading



OLD CAHOKIA COURT HOUSE

was the chief interest of the early residents of Cahokia— or Saint Famille de Karioqua, as it was called by the French. But about 1700, priests came and founded a mission and the village thus took on a more permanent character.

A traveler who stopped at the village in 1770 said it was long and straggling, being three fourths of a mile from one end to the other. There were forty-five dwellings. In the center of the village was a building called a fort, which differed from the other houses only in being one of the best and in being surrounded by a high palisade. Most of the houses were built of pickets and were one story high. They had piazzas on every side “and, being whitewashed on the outside, have a lively appearance.”

On January 2, 1774, Cahokia became, by order of Parliament, part of the Province of Quebec, which was extended to the Mississippi River. It continued under the control of the English until the July day in 1778 when George Rogers Clark took possession in the name of the American colonies, some days after his surprise visit to Kaskaskia. The quaint narrative of the sturdy Virginian which tells of the conquest of Cohos (his name for Cahokia), sixty miles north of Kaskaskia, should be given in his own words:

“The Inhabitants (of Kaskaskies) told me that one of their Townsmen was enough to put me in possession of that place, by carrying the good news that the People would rejoice. However, I did not altogether Chuse to trust this, but dispatched the Captain, attended by a considerable number of the Inhabitants, who got into the middle of the Town before they were discovered; the French Gentlemen calling aloud to the People to submit to their happy fate, which they did with very little hesi-

tation. A number of Indians being in Town on hearing of the Big Knives, immediately made their Escape."

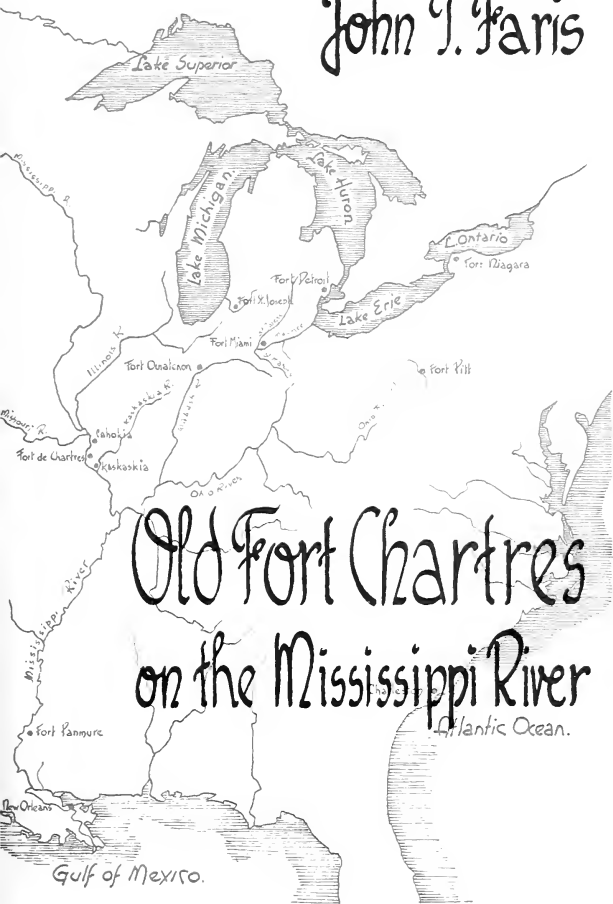
Later, when the Indians returned as if seeking for peace, General Clark wrote:

"It was with Astonishment that (*we*) viewed the Amazeing Number of Savages that soon flocked into the Town of Cohos to treat for peace, and to hear what the Big Knives had to say, Many of them 500 miles distant, Chipoways, Ottoways, Petawatomes, Missesipis, Puans, Sacks, Foxes, Maumies, and a number of other natives, all living east of the Missicippi, and many of them that were against us. I must confess that I was under some apprehension among such a number of Devils, and it proved to be just for the second or third night, a party of Puans and others endeavored to force by the Guards into my Lodgings to Bear me off, but were happily Detected and made Prisoners. The Town took the Alarm, and was immediately under Arms, which convinced the Savages that the French were in our interest."

By wise conduct General Clark won the friendship of the Indians, and they gave him invaluable assistance in his work.

The second village of Cahokia, with its quaint houses and people, has passed away. A modern village has taken its place. But in a few years the busy city across the river may reach out resistlessly and cover up all the country of Saint Famille de Kaiouia.

John T. Faris



Old Fort Chartres
on the Mississippi River

Gulf of Mexico.

Atlantic Ocean.

Old Fort Chartres on the Mississippi River

John T. Faris

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FOREWORD

The following publication, which narrates the fortunes of Fort Chartres in Illinois, originally appeared as chapter XII in **THE ROMANCE OF FORGOTTEN TOWNS** by John T. Faris. The publishers, Harper & Brothers, have graciously granted permission to reprint the chapter.

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MORE than two centuries ago there was an astonishing bit of feudal France on the banks of the Mississippi River. It was called Fort Chartres by those who chose the location near the southern extremity of the fertile American Bottom, which extends from a point nearly opposite the mouth of the Mississippi River nearly to Chester.

On the Bottom there were a number of French villages noted both for the military prowess of the residents and for the sleepy, Old World life of these residents among the Indians, with whom they were on friendly terms.

The present Fort Chartres was occupied in 1720 by Philippe François de Renault, the French director-general of mining operations, who brought with him up the river for the purpose two hundred white men and five hundred Santo Domingo negroes, thus introducing slavery in what became Illinois. The purpose of the fort was to protect against the Spaniards the servants of John Law's famous Company of the Indies, whose startling scheme for curing the financial ills of France was later known as the Mississippi Bubble. Law's plan was to set up a bank to manage the royal revenue and to issue notes backed by landed security. In selling shares in his Company of the Indies, which was to accomplish financial wonders, "large engravings were distributed in France, representing the arrival

of the French at the Mississippi river, and savages with their squaws rushing to meet the new arrivals with evident respect and admiration."

Promises of great dividends from mountains of gold and silver, lead, copper, and quicksilver were made. Shares rose rapidly and soon were selling for 20,000 francs. For three months the French people believed in Law. Then the Mississippi Bubble burst and there was sorrow in the homeland.

In the meantime the work at Fort Chartres was continued. Within the stockade of wood, which had earth between the palisades for purposes of strength, were received many wandering savages who brought their furs for barter. The French residents felt secure in the presence of their protection.

Various expeditions were sent out against the Indians. One of these went out against the Chickasaw Indians, on the Arkansas River. Disaster overtook the company of French soldiers, and fifteen were captured and put to death with savage barbarity.

In 1753 the fort was in such bad condition that it was decided to build anew, this time of stone, brought from the bluff. When completed, the new structure was one of the strongest forts ever built in America.

An English traveler who visited the new fort in 1765, when the British were in control, told of finding walls two feet two inches thick, pierced with loopholes at regular distances, and with two portholes for cannon in the faces, and two in the flanks of each bastion. There was a ditch, but this had not been completed. The entrance was a handsome rustic gate. Within the fort he found the houses of the commander and of the commissary, the

magazine for stores, and the quarters of the soldiers. There were also a powder magazine, a bunk house, and a prison.

The visitor told how the bank of the Mississippi was continually falling in, and so was threatening the fort. In the effort to control the destructive current a sand bank had been built to turn it from its course; the sand bank had become an island, covered by willows. Yet it was realized that the destruction of the fort was sure.

“When the fort was begun, in the year 1756,” he wrote, “it was a good half mile from the water side; in the year 1766 it was but eighty paces; eight years ago the river was fordable to the island; the channel is now forty feet deep.”

In the year 1764 there were about forty families in the village near the fort and a parish church served by a Franciscan friar. In the following year, when the English took possession of the country, they abandoned their houses, except three or four poor families, and settled at the village on the west side of the Mississippi, choosing to continue under the French government.

An English visitor who saw Fort Chartres in 1766, when it was still in its prime, wrote of his impressions:

“The headquarters of the English commanding officer is now here, who in fact is the arbitrary governor of the country. The fort is an irregular quadrangle; the side of the exterior polygon is 490 feet. It is built of stone plastered, and is only designed as a defense against the Indians, the wall being two feet two inches thick, and pierced with loopholes at regular distances, and with two port-holes for cannon in the face and two in the flank of each bastion.

“It is generally agreed that this is the most commodious and best built fort in America.”

In 1772 a flood washed away part of the fort, on which a million dollars had been spent—a large amount for that day. The garrison fled north to Kaskaskia, where another fortress was built.

More than sixty years later the *Illinois Gazetteer* said:

“The prodigious military work is now a heap of ruins. Many of the stones have been removed by the people of Kaskaskia. On the whole fort is a considerable growth of trees.”

But the Mississippi relented in its approach to Fort Chartres. A bit of the old fort still stands—the powder magazine and bits of the old wall.

Fortunately, in 1778, Congress withdrew from entry or sale a tract of land a mile square, including the site of the fort. Thus the way was opened for the acquirement of the property by Illinois, which has made of it a state park. The fort is to be rebuilt in accordance with the original plans, which have been discovered in France.

John T. Fairie



Lake Superior

Lake Michigan

Lake Huron

Ontario

Fort Niagara

Fort Pelee

Fort St. Joseph

Fort Miami

Fort DuRoi

Fort Pitt

Illinois R.

Kaskaskia R.

Ohio R.

Ohio River

Fort Chartres

Fort de Chartres

Kaskaskia

Mississippi River

Fort Panmure

Charleston

Atlantic Ocean.

Gulf of Mexico.

New Orleans

Kaskaskia,

the Illinois Town that rests
beneath the Mississippi River

John T. Faris

One of a historical series, this pamphlet is published under the direction of the governing Boards of the Public Library of Fort Wayne and Allen County.

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FOREWORD

The following publication, which narrates the fortunes of the ancient settlement of Kaskaskia in Illinois, originally appeared as chapter XI in THE ROMANCE OF FORGOTTEN TOWNS by John T. Faris. The publishers, Harper & Brothers, have graciously granted permission to reprint the chapter.

The Boards and the Staff of the Public Library of Fort Wayne and Allen County present this account with the feeling that it is an important part of our heritage and with the hope that it will be interesting and informative to Library patrons.

WHEN the French missionaries and traders found their way to the rich American Bottom, some of them located on a choice site on the neck of land between the Kaskaskia River and the Mississippi River. There they built a town that for more than a century was the chief settlement for hundreds of miles. From about the year 1700 until well into the nineteenth century it was famous socially, commercially, and politically. Its name was heard in Richmond, when the Illinois country was a county of Virginia, and its problems sometimes were considered by government officials at Washington. Early travelers were eager to visit it and were proud to write of it. Pioneer surveyors gave it prominent place on their maps of the Illinois country. But for many years most travelers to the region where Kaskaskia long ruled alone have been unconscious of their nearness to the site of the old town, and those who would find it named on a map must go to an old atlas, or to the records of the historian.

The early years of Kaskaskia were like those of other pioneer settlements. The surrounding Indians were on friendly terms with the peaceable French cottagers, though there were times of anxiety and danger when the savages were threatening. Adventurers toiled past the town on their way to the Missouri or to the upper Mississippi, or

floated down toward the mouth of the Ohio and New Orleans. Scores of those whose names are written large in the history of the Mississippi Valley paused there, or lived there for a season.

But usually life was very tranquil there, even when the French gave way to the English, and the English to the Americans. For Kaskaskia, like so many settlements of the Mississippi Valley, was a town of three flags.

The earliest authentic picture of the frontier community was drawn by Captain Philip Pittman, whose book telling of travels in America was printed in London in 1770:

“The village of Notre Dame de Cascasquias is by far the most considerable settlement in the Country of the Illinois, as well from its number of inhabitants, as from its advantageous situation. It stands on the side of a small river, which is about eighty yards wide, and empties itself into the Mississippi more than two leagues below the village. The river is a secure port for the large bateaux which lie so close to the banks, to load and unload without the least trouble, and at all seasons of the year there is water enough for them to come up. . . . Another great advantage that Cascasquia receives from the river is the facility with which mills for corn and plank may be erected on it. Moses Paget was the first who introduced water-mills in this country, and he constructed a very fine one on the river Cascasquia, which was both for grinding corn and sawing board.

“The principal buildings here are the church, and the Jesuits’ House, which has a small chapel adjoining it; these, as well as some of the other houses in the village, are built of stone, and considering the part of the world,

make a very good appearance. The Jesuits' plantation consists of two hundred and forty arpents [an arpent is a little less than an acre] of cultivated land, a very good stock of cattle and a brewery,—which were sold by the French Commandant, after the country was ceded to the English, for the Crown, in consequence of the suppression of the order. Mons. Jean Baptiste Beauvais was the purchaser, who is the richest of the English subjects in the country. He keeps eighty slaves; he furnishes 86,000 weight of flour to the King's Magazine, which was only part of the harvest he reaped in one year.

“The fort, which was torn down in October, 1766, stood on the summit of a high rock opposite the village, and on the opposite side of the river.”

At the time of Pittman's visit there were about sixty-five families in the village, whose customary dress was coarse blue cotton, with deer-skin moccasins. In winter, of course, the cotton clothing gave way to skins and furs. Each head of a family owned his house, and had a right also to the use of the common field outside of the village. Most of this was open pasture, though some was cultivated. It was the law of the community that occupancy gave title to the land, but no one could alienate it; when occupancy ceased, the land reverted to the community.

The most exciting day in the history of the sleepy village came in 1778, when, according to one account, there were two hundred and fifty houses there. If this figure is correct, the growth in the twelve years since the visit of Pittman had been large.

The story of that day of excitement really began with December 10, 1777, when George Rogers Clark told Governor Patrick Henry in far-away Virginia how easy

it would be to take the northwest country from the British. He outlined his plan for capturing the villages on the Mississippi River, Vincennes on the Wabash, and perhaps Detroit. With a vision that classes him with Thomas Jefferson—to whose far-seeing wisdom the purchase of the Louisiana country was due, less than a generation later—he gave Clark the authority he sought. The governor was not troubled by the fact that some might question his authority to send an expedition to what was then the far West; he resolved to take advantage of a rather vague provision on the statute book of Virginia that made it possible for him to undertake projects for the defense of the commonwealth.

So he told Clark (he was only a colonel then, though his exploits were to make a general of him) that he might enlist seven companies of militia. To these men he was to announce that he was going to the defense of the Kentucky settlements against the Indians; but on the same day he was given private instructions which led him—after grave difficulties in securing men and supplies—down the Ohio, then overland from Fort Massac (where Metropolis now stands) to Kaskaskia.

But the leader of that expedition should tell of the events that followed. He was writing to Hon. George Mason of Gunston Hall, Virginia, on the Potomac, the intimate friend of George Washington:

“On the Evening of the 4th of July we got within three miles of the Town Kaskaskias, having a River of the same name to cross to the Town. After making ourselves ready for anything that might happen, we marched after night to a Farm that was on the same side of the River about a mile above the Town, took the family Prisoners, and



...took the family Prisoners...

found plenty of Boats to cross in; and in two hours transported ourselves to the other shore with the greatest silence. I learned that they had some suspicion of being attacked, and had some preparations, keeping out spies, but they making no discoveries had got off their Guard. I immediately divided my little Army into two Divisions, ordered one to surround the town, with the other I broke into the Fort, secured the Governor, M. Rocheblave [who had transferred allegiance from the French to the English] in 13 minutes had every street secured, sent Runners through the Town ordering the People on Pain of Death to keep close to their Houses, which they observ'd, and before daylight had the whole town disarmed; nothing could excell the Confusion the people seemed to be in, being taught to expect nothing but Savage treatment from the Americans. Giving all for lost, their lives were all they could dare beg for, which they did with the greatest fervency, they were willing to be Slaves to save their Families. I told them it did not suit me to give them an answer at that time, they repaired to their homes, trembling as if they were led to Execution; my principals would not suffer me to distress such a number of People, except through policy it was necessary. A little reflection convinced me that it was my Interest to attach them to me, according to my first plan. . . . I sent for all the Principal men of the Town, who came in as if to a Tribunal that was to determine their fate forever. Cursing their fortunes that they were not apprised of us time enough to have defended themselves; I told them that I was sorry to find that they had been taught to harbour so false an opinion of the Americans and their Cause; Explained the nature of the dispute to them in as clear a light as I was capable of, it was Certain that they were a Conquered

People, and by the fate of War was at my mercy, and that our Principal was to make them Redeemed from insted of enslaving them as they immaged, that if I could have surety of their Zeal and Attachment to the American Cause, they should immediately enjoy all the privileges of our Government, and their property secured to them, and that it was only to stop the further effusion of Innocent Blood by the Savages and the influence of the Governor, that made them an object of our attention, &c.

“No sooner had they heard this their Joy sparkled in their Eyes and (*they*) fell into Transports of Joy that really surprised me . . . that they should . . . think themselves the happyest People in the World if they were united with the Americans. . . .

“They returned to their families, and in a few minutes the sean of mourning and distress was turned into an excess of Joy, nothing else seen or heard. Adorning the Streets with flowers and Pavilians of different colours, compleating their happiness by singing, &c.”

Thus, without firing a gun, Clark's force of a little more than a hundred men—the Kaskaskians thought he had at least ten times as many—succeeded in winning Kaskaskia, and so the entire Mississippi country, for the colonies.

Clark made many friends in the village who were of wonderful assistance to him in the further performance of the task he had set himself. Easily first among them was Francis Vigo, a Spaniard who had gone from Sardinia to New Orleans, and from there to St. Louis. He was in business there when he learned of Clark's presence in Kaskaskia. Attracted by him, he offered to do anything he could to help him. So Clark sent him to Vincennes to learn how fared Captain Helm, whom Clark had sent to

take the fort on the Wabash. When he reached there he was taken prisoner by the British, who had surprised Captain Helm, but he was released on the promise that he would not "do anything injurious to the British interests on his way to St. Louis." He kept his promise, first going to St. Louis. He then turned to Kaskaskia and told Clark all that had happened at Vincennes.

The news was timely. Clark was able to plan to go at once to the relief of Vincennes. But he was in difficulty for supplies, since he had nothing but Continental currency, of which the French traders at Kaskaskia knew nothing. Their suspicion continued until Vigo was seen to accept this at his branch store at Kaskaskia; they thought that what such a good business man did they also could do.

Not only did Vigo accept twenty thousand dollars in Continental currency, but he advanced more than eleven thousand dollars in addition, for the expense of the all-important expedition.

Unfortunately Vigo, the friend of the Colonies in their time of need, died in poverty in 1836. He had presented his claim to Virginia, but it had not been honored. His heirs received fifty thousand dollars in 1870—nearly a century after the loan was made!

After the Revolution Kaskaskia prospered for many years. Settlers crowded in. Many of Clark's men, on their return to Kentucky and Virginia, told of the beauties of the American Bottom, and some of their neighbors returned with them to Kaskaskia. In 1800 there were three hundred and fifty families in the town.

A single reference to Kaskaskia—in the correspondence of William Henry Harrison, governor of Indiana Territory, of which Illinois was part at that time—shows some-



KASKASKIA

thing of the remoteness of the community and the manner of life there. This letter, dated at Fort Washington (Cincinnati), 13th April, 1795, was addressed to "His Excellency the Commander in Chief." It reads:

"Just as I arrived at this place Capt. Pierce was sending forward dispatches for Your Excellency from the War Office, which no doubt contained the intelligence & arrangements that have been so long expected. There is nothing new here worth Your Excellency's attention but some information I got from Mr. I. Ludlow who is just arrived (through the woods) from Kaskaskies. He says, that the two Indians mentioned in the Extract enclosed in Captain Pastner's letter to you were murdered when under the protection of a magistrate of Kaskaskies by Whitesides, between Kaskaskies and Cohokia as they were going to the latter place, where they were to be confined. Whitesides is at the head of a small settlement between Kaskaskies & Cohokia. Thinking that designing men may endeavour to prevent Your Excellency's Proclamation from reaching these remote parts, I shall have a few copies of it printed in Lexington . . . and shall enclose them to Capt. Pastner to be distributed in Vincennes and the settlements on the Mississippi, that those lawless Rascals may have no excuse for violating the laws and treaties of the country. . . ."

When Illinois became a territory, the pioneer legislature met at Kaskaskia on November 25, 1812. Both houses met in a large building of uncut limestone, which had a steep roof and a gable of unpainted boards. There were also dormer windows. The building, after the flood that caused the abandonment of Fort Chartres, had been used by the French as headquarters for the military commandant. This building remained the Capitol until the re-

moval to Vandalia in 1818, when all the records were transferred in a single small wagon!

Forsaken by the legislature, Kaskaskia was not forsaken by the rivers between which its founders had located it. Gradually these encroached upon the site. Finally floods threatened to make Kaskaskia an island, the Mississippi reaching across the neck above the town to the Kaskaskia (or Okaw, as the river came to be called, because of the French way of saying that they were going *aux Kau*, to Kaskaskia).

In vain the government strove to protect the Kaskaskia, but, following the heavy winter snows of 1880-81, the ice and floods swept down the river and carried away the protecting works. Then the Mississippi cut across the four-hundred-yard neck that separated the rivers. At first the water fell into the Kaskaskia with a six-foot fall, but soon the alluvial soil was swept away and a far wider channel for the river was made. The people stood by and watched the awful force of the flood waters as they tore across to the Kaskaskia, which was but six hundred feet wide at the point of the junction. The flood was flung against the farther bank of the Kaskaskia, where great trees were uprooted and carried downstream. Sometimes a half acre of ground would fall into the river at one time.

The relentless river then began to wear away the island on which Kaskaskia stood. One by one the houses slipped into the stream, and year after year there were less people in the town. Some lingered until 1898, but by that time there was little left. In 1906 a single chimney was standing on the bank of the stream—all that was left of old Kaskaskia!

It is easy to enter into the feelings of an Illinois historian who, in the course of an address, said:

“The very river upon whose placid waters the French settlers paddled their light canoes, has become the bed of the wild currents of the Mississippi and Missouri Rivers, and that beautiful and rocky peninsula, whereon the old town was located, has become a desert island. The history of the world affords no parallel to the rapid and absolute demolition of old Kaskaskia Town. Cities have gone down to ruin, but yet have left some traces of their former greatness; not so with old Kaskaskia. The very earth on which she stood has become a desert and a desolation. It is scarcely beyond the life of those now living when she was the most important place in our western territories—the center of trade in Illinois, the capital of our territory, the capital of our state, and, with a population of some three thousand people, embraced a large proportion of the wisdom, learning, wealth, and eloquence of Illinois.”

For many years it was thought that even the old records of Kaskaskia had perished. But in 1905 a member of the Chicago Historical Society discovered them, stored on top of the bookcase in one of the county offices at Chester, the successor of Kaskaskia as county seat of Randolph County. These records go back to 1737, when a clerk of the French court lived at Kaskaskia, and when a judge came from Fort Chartres to mete out justice there. Thus the patient student is able to piece out the history of the heroic days when Indian met Frenchman, when Spaniard dealt with fur trader, when rich river towns were pawns in the game of nations.



RESIDENT ENJAMIN ARRISON

AND

OUR COUNTRY'S LAG

BY HARRY J. SIEVERS



PRESIDENT BENJAMIN HARRISON AND
OUR COUNTRY'S FLAG

By Harry J. Sievers, S. J.

Prepared by the staff of the
Public Library of Fort Wayne and Allen County
1953

One of a historical series, this pamphlet is published under the direction of the governing Boards of the Public Library of Fort Wayne and Allen County.

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FOREWORD

The following article reveals a warm and patriotic aspect of the character of our Hoosier President, who was known to some of his contemporaries as a cold, forbidding figure.

Born and educated in Ohio, Benjamin Harrison moved to Indianapolis with his bride in 1854 and began the practice of law. His active interest in politics soon brought him recognition as a respected member of the Republican party. He assumed the duties and responsibilities of the Presidency in 1889, but his high moral standards prevented his attaining wide popularity. His "contribution to American patriotism" is visible in every school in the nation.

Reprinted with the permission of the editors of the DAUGHTERS OF THE AMERICAN REVOLUTION MAGAZINE, the article first appeared in November, 1952. Now professor of history at West Baden College, West Baden Springs, Indiana, the author first became interested in Harrison while studying for his doctorate at Georgetown University. The recent publication of the first volume of his definitive biography, BENJAMIN HARRISON: HOOSIER WARRIOR, is the result of many years of research. Volume two, now in preparation, will narrate Harrison's career as President and public servant.



....the flag should take its place with the Bible in every American home.....

When General Benjamin Harrison, twenty-third President of the United States (1889-1893), retired from office, he was, as he wrote to a colleague, "very thoroughly worn out with the care of my public life and the sorrows of my personal life."

Still smitten by the death of his wife, Carrie Scott Harrison, the weary ex-President drew some consolation by confiding to a friend: "I did try to make the administration thoroughly American and hope that something was done to develop an increased love of the flag at home and an increased respect for it abroad."

Three generations later our country knows that his hope was not in vain. "Old Glory," flying daily from atop our public institutions and our schools, bears testimony to the gallant spirit who first requested that the flag should take its place with the Bible in every American home and public institution. It was, perhaps, only natural that a patriotic instinct should have inspired Benjamin Harrison to make a request so typically American.

Descendant of an important family that had always played a significant role in the making of America, President Harrison was ever conscious of the fact that he should live up to the great traditions that had been established. His great-grandfather, also a Benjamin Harrison, came from a long line of Virginia burgesses, and his fame was secure when he signed the Declaration of Independence. His grandfather, William Henry Harrison, hero of Tippecanoe, left his mark on America, though his term as ninth President was short-lived. This Benjamin, however, was wise enough to realize that ancestry itself did not make the man, and he claimed no credit on that score.

He struck out on his own and rapidly grew large with the knowledge of America's past and the bright promise of its future.

Successfully he compiled a record of steady achievement. As a young lawyer he became one of the leaders of the Indiana bar through untiring industry, unusual intellectual ability, and a constant adherence to the best legal traditions of his state. In the Union Army, with no previous military experience, he displayed an aptitude for leadership that won for him a brigadier general's commission. It was during the torrid battles of the Civil War that he first showed a personal magnetism that made men follow him without question and that transformed his regiment into one of the best disciplined units in the Armies of the West.

Preceding this progress was an earlier record of academic excellence. At Miami University Harrison had revealed intellectual gifts far above the average, and his assiduous study of law while residing in Cincinnati provided him with the background for a legal career. He married early and was particularly fortunate in winning Carrie L. Scott, a wife who fulfilled all the requirements of an ideal helpmate. Together they rose to prominence in the land they loved.

From a briefless barrister in 1854, Harrison grew rapidly. Perhaps the most singular thing about him was his capacity for improvement. In 1889 he entered the White House. As "America's March King," John Philip Sousa, has remarked, "few intellectual giants have graced the Presidency, but Ben Harrison was one of them."

Carrie Harrison grew also, but she never left behind the charm and



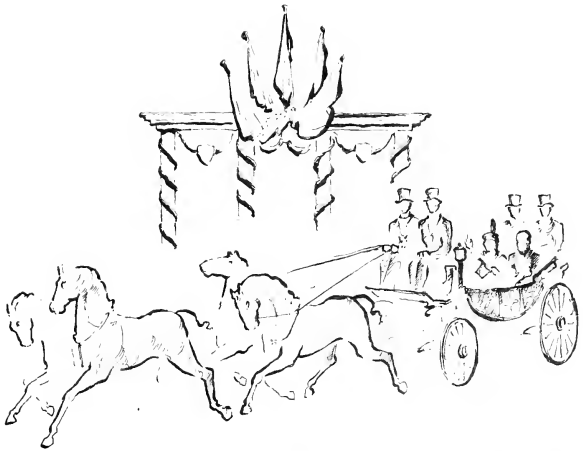
Carrie Scott Harrison.

grace cultivated in her co-ed days at Oxford, Ohio. In 1889, as wife, mother, and housekeeper, she assumed most graciously her responsibilities as first lady of the land. In this position also she became the seventh charter member in the National Society of the Daughters of the American Revolution and was unanimously elected first president general.

Benjamin Harrison, as Centennial President, and Caroline Harrison, as first lady, made their tremendous but as yet little-known contribution to American patriotism. Together they planted the flag of the United States in the hearts of their countrymen. First by presidential order, "Old Glory" waved high above the executive departments and over the White House; then by suggestion and appeal, our country's banner was lifted over every public school and educational institution throughout the land.

The story behind the inauguration of this patriotic custom is as compelling as it is interesting. Its authenticity is as certain as the flags that wave today. It is the story which began with an impromptu address by President Harrison on April 30, 1889, the Nation's one hundredth birthday.

Thoroughly imbued with the spiritual significance of the occasion, Harrison by a brief address won the hearts of his hearers. This centennial celebration of the inauguration of George Washington as President of the United States began actually on April 29, 1889, in New York, and the attending demonstration was both grand and magnificent. The events of the day were as far as possible similar to those witnessed one hundred years before when Washington came from Elizabethport to New York to take the oath of allegiance to the Constitution and assume the responsibilities of Chief Executive.



.....was welcomed to the city.....

President Benjamin Harrison re-enacted Washington's role in every way. He came from Elizabethport to New York, as did Washington, was rowed to the foot of Wall Street by representatives of the Marine Society which performed the same service for Washington, was welcomed to the city as was Washington, and participated in ballroom festivities the same as Washington did.

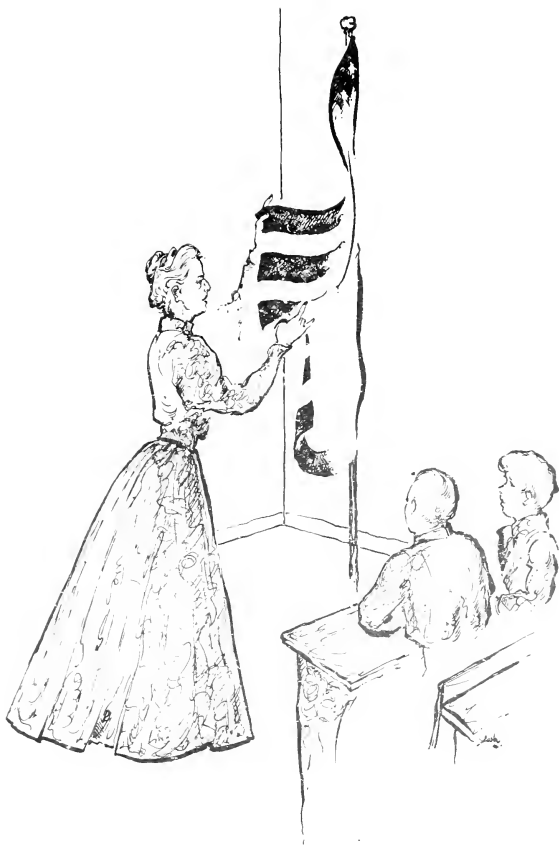
Nine years after this momentous celebration of April 30, 1889, in response to a letter from Jessie Benton Frémont, wife of John Charles Frémont, first Republican candidate for the Presidency in 1856, ex-President Harrison revealed the inside story "of the lifting of the flag over the schoolhouse." "Perhaps," Harrison wrote to Mrs. Frémont, "you would be interested to know how I came to connect the flag and the schoolhouse?"

Then followed the ex-President's own version:

"During the celebration of the Centennial of Washington's inauguration at New York I was landed from a government vessel at the Battery and rode up Broadway to Madison Square. All the store signs and all the show windows were covered with the flag. There was not a suggestion of commerce upon the whole route. The thought occurred to me what should be done with these flags when the parade is over; and at the banquet at the Metropolitan Opera House I made the suggestion that they should be taken to the schoolhouses.

"I think the children should be taught and we should all remember that the flag is not simply a war sign but an emblem of government."

As the former President wrote those lines, he had before him the well-



..... the children should be taught.....

merited tribute of Mrs. Frémont: "Perhaps you do not realize how great a part in patriotism you had in ordering our flag to go up on all public schools. The daily impression on young receptive minds makes this a precious habit--the Nation's daily prayer--and you are seeing some of the results. Long after they are grown--and we have passed away, your thoughts will continue its silent teachings. . . "

Mrs. Frémont, then living through the Spanish-American War, could write to Harrison: "It (the flag) gladdens me every time I see it against the sky

--many an eye has danced to see

That meteor in the sky--.

And it has many meanings already to these young people. They put it half-mast for the Maine and ran it up high for Dewey. But it is theirs--in ill or good fortune to be lifted or waved in happy triumph--always their own, belonging to their early days of glad enthusiasm. . . One sometimes doubts himself. No doubt can cloud this beautiful act of yours."

On that momentous occasion of his address to the centennial crowd in New York neither doubt nor hesitation crossed Harrison's mind. To other speakers he left the pleasant task of reviewing the wonderful physical expansion. For himself, in keeping with his deeply religious nature, he chose to speak on the moral import of the moment. To the toast, "The United States of America," came his easy, spontaneous reply.

Substituting "Our Country" for the longer title, he passed over in silence the material welfare of forty-two states and seven territories, a growing



1- It is the spiritual thought that is in our minds....!

population, and an amazing record of expansion. Rather, this President, who began each day of his life on his knees, addressed himself immediately to those lofty sentiments and moral principles which for him concretized the life of Washington and the lives of every patriotic son of Washington.

"It is," began Harrison, "a spiritual thought that is in our minds. I have great pleasure in believing that love of country has been intensified in many hearts here, not only to you who might be called, and some of whom have been called to witness your love for the flag upon battlefields by sea and land, and in these homes among these fair women who look down upon us tonight, and children who mingled their biting cries with the hoarse acclaims of men as we moved along your streets today."

An editorial writer for the INDEPENDENT, a New York newspaper, captured Harrison's deep joy at the fact that during three days of celebration "the insignia of trade had been covered with the Stars and Stripes; that great thoroughfare of trade had been closed to business, because something higher than business was in our hearts; and that the flag had been carried into the very heart of Wall Street." To Harrison this was a signal that "the love of country had been intensified," and that "patriotism was blown into a holier flame in many hearts."

With his eye turned to an everlasting tomorrow, Harrison reiterated his wish--a wish that has long since become a national custom.

"The bunting with which you have covered your walls, these patriotic inscriptions, must go down and the wamework and trade be resumed here.

"May I not ask you to carry those inscriptions that now hang on the walls

into your homes, into the schools of your city, into all your great institutions where children attend, and teach them that the eye of the young and old may look upon the flag as one of the familiar objects of every American."

In his plea to make the flag a familiar adornment of the American home, Harrison asked: "Have we not learned that not stocks or bonds or stately houses or lands or the produce of the mill is our country? It is the spiritual thought that is in our minds. It is the flag and what it stands for."

"And what does it stand for?" The President assured his audience that it stands for "its glorious history; its firesides and homes; the high thoughts that are in the heart, born of the inspiration which comes by the story of the fathers, the martyrs to liberty; the graveyards into which our careful country has gathered the unconscious dust of those who have died; the virtues not of war only but still more of peace...."

Then Harrison concluded his impromptu remarks by recounting the lofty aspirations of patriotism symbolized by the Stars and Stripes, namely, "to elevate the morals of our people; to hold up the law as that sacred thing which, like the ark of God of old, might not be touched by irreverent hands; to frown upon every attempt to displace its supremacy; to unite our people in all that makes home pure and honorable; as well as to give our energies in the direction of our material advancement--these services we may render, and out of this great demonstration do we not all feel like reconsecrating ourselves to the love and service of our country?"

The memories of the New York celebration had not grown cold before President Harrison gave another public demonstration of his deep devotion

to the flag. In Baltimore on September 9, 1889, there was a wonderful parade held in connection with the celebration of the seventy-fifth anniversary of the bombardment of Fort McHenry and the writing of "The Star-Spangled Banner." In the company of two cabinet members Harrison was escorted from Washington to Baltimore. Having arrived at the reviewing platform, the President stood on his feet for four solid hours. It was a demonstration of endurance dictated by the love of the flag and the flag-covered floats which passed the stand incessantly. He gave proof through the day that his heart had been in every word of his memorable address at New York.

From April 14 to May 15, 1891, President Harrison made a famous trip through the South and West. By train he journeyed from Washington through the South, thence west to the coast, thence north to Seattle, and thence back through the Prairie States, the Middle West, and so to Washington again, visiting en route states just admitted to the Union and territories soon to be admitted, speaking everywhere to large enthusiastic crowds, and seeing everywhere evidence of the enormous growth and expansion of the United States. Rapidity of travel illustrated strikingly how much America had changed; but even more gratifying to Harrison was the undeniable fact that from coast to coast America had become one nation united under the flag of the Union. He rose to the occasion as his patriotism, wisdom, and truly remarkable abilities were clearly revealed in an unprecedented series of speeches--142 in all, most of them impromptu, and no two alike--which he delivered to all sorts of crowds and on all sorts of occasions during his month's journey.



The President stood on his feet for four solid hours.

Highlighting almost every address, lengthy or brief, was his appeal for unlimited devotion to the flag. To the people of Tennessee he could say: "I am glad that by the common consent of all our people, without any regard to past differences, we have once and forever struck hands upon the proposition that from the Lakes to the Gulf, from the St. Lawrence to the Bay of California, there shall be one flag and one Constitution. (Great Cheering)... I rejoice to see in the hands of the children here that banner of glory which is the symbol of our greatness and the promise of our security... the story that it brings to us from the time of its adoption as our national emblem is one in which we may all find instruction and inspiration. It is the flag of the free." This message was repeated in different words throughout Virginia, Georgia, Alabama, Arkansas, Texas, New Mexico, and Arizona.

To Californians he was no less direct and forceful when speaking about the American influence. "The American sentiment and feeling were never more controlling than now; and I do not use this term in the narrow sense of native American, but to embrace all loyal citizens, whether native-born or adopted, who have the love of the flag in their hearts." To the people of San Francisco he was candid: "You, in California, full of pride and satisfaction with the greatness of your state, will always set above it the greater glory and the greater citizenship which our flag symbolizes."

At Grant's Pass, Medford, Oregon, General Harrison spoke most cordially to comrades and veterans of the Civil War. "I am glad to see that the old flag you took to the field and brought home in honor is still held in honor among you. It is a beautiful emblem of a great government. We ought to

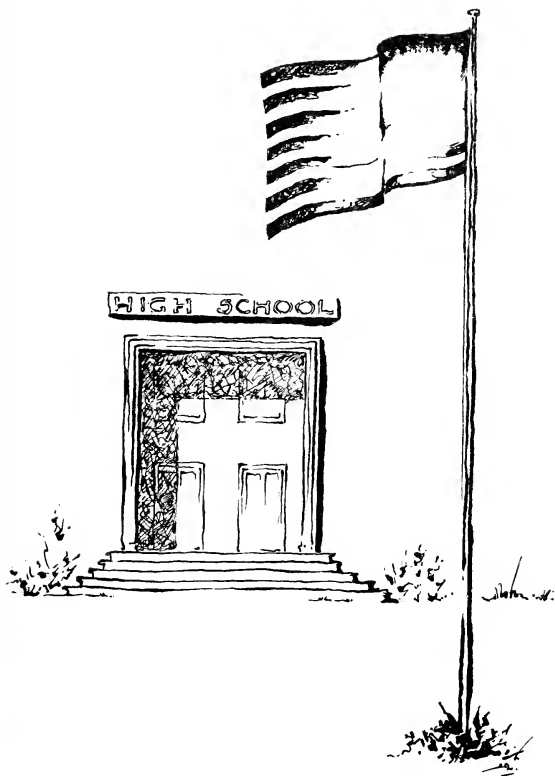
teach our children to love it and regard it as a sacred thing, a thing for which men have died and for which men will die. . . . It is this flag that represents us on the sea and in foreign countries; it is under this flag that our navies sail and our armies march. . . ."

During the twilight of Harrison's administration his crusade for our country's flag met with success. In Boston, Francis Bellamy, an editor of THE YOUTH'S COMPANION, wrote the original pledge of allegiance: "I pledge allegiance to my Flag and the Republic for which it stands; one Nation indivisible, with Liberty and Justice for all." That draft was written in August, 1892. Soon the pledge was changed to read "the Flag of the United States," with the subsequent addition of "of America." Harrison rejoiced to note that it was first repeated at exercises in connection with the celebration of Columbus Day, 1892.

That same October, Mrs. Harrison died in the White House, and a few months later the President retired to private life, re-echoing the motto of his tenure in the White House: "I did try to make the administration thoroughly American and hope that something was done to develop an increased love of the flag at home and an increased respect for it abroad." Could he help but rejoice today? As one authority on the flag has phrased it: ". . . perhaps the greatest evidence of the solemn significance of the flag to the rank and file of America is found in the very simplicity of the oath of allegiance that is repeated daily by millions assembled in schools, conventions, luncheon gatherings, in short, wherever true Americans congregate."

If it is true that "a thoughtful mind when it sees a nation's flag, sees not

the flag, but the nation itself, " how great must be the pride of every true American today! When we see our flag today, we instinctively see it as Washington and Harrison saw it--a symbol of liberty and freedom to all who live beneath it. Therefore to Washington and to Harrison, his centennial successor, this nation owes unending gratitude for the love and the patriotism, symbolized by our flag, that burn in free American hearts today. Harrison raised the flag over the schoolhouse, but he also planted it in the schoolboy's heart.



.... the flag over the schoolhouse

INDIANA IN 1816



County Boundary Lines in 1815 in Indiana at the
time of its application for admission to the Union



INDIANA IN 1816

An address by Rex M. Potterf delivered before the Allen County-Fort Wayne Historical Society (December 12, 1928), at the Swinney Homestead, Fort Wayne, Indiana, on the anniversary of Indiana's admission to the Union one-hundred and twelve years ago .

INDIANA IN 1816

In 1842, Robert Dale Owen, who was representative in Congress from Indiana, was twitted by a member from Maryland during the tariff debate with being a foreigner. Mr. Owen, with ready wit, replied: "Mr. Speaker, the gentleman from Maryland is an American by chance; I am one by choice. I had no control over the place of my birth; could I have chosen the spot it would have been in the pocket of Indiana." I dare say that most of us assembled here tonight are citizens of Indiana by chance, but, whatever our origin, we can unite in commemorating the natal day of the Commonwealth of Indiana, admitted to the Union one-hundred and twelve years ago.

Although admitted in 1816 to the Union, Indiana was very sparsely settled. A half-dozen pioneers, located within a few miles of each other, constituted a large settlement for that time. Only thirteen Indiana counties existed in that year, and these were located along the Ohio River. Settlement proceeded so rapidly after the admission of the State, however, that the legislature organized new counties at every session. In the session of 1816-17, four were organized, and in 1817-18, nine were organized. Less than one-fourth of the State had as yet been ceded to the white man. More than half the State's area was an Indian hunting ground.

In 1816 and for almost three decades thereafter, means of transportation and communication were either primitive or else nonexistent. In 1824 President Monroe's annual message was reported in an Indiana newspaper two months after its transmission to Congress. Information about the doings of the General Assembly was always disseminated by lengthy epistles from local representatives to the home

newspapers. There was not one mile of turnpike in 1816, and the only substitute was Indian trails, which were available for horseback riding only. The senators and representatives in Congress who first represented Indiana required twenty-eight days riding on horseback to reach Washington. The National Road was not opened until 1818, and it remained until 1852, when the first railroad was completed, the only highway for travel and mail from east to west. Road building was deemed of prime importance; early laws were generous in the allotment of twelve days per year of each male citizen's time for road-work. Steamboats plied the Ohio as early as 1815 but were of little practical service for some time thereafter. In 1816 interest in canal building was already manifested, but this was too long delayed in consummation. Ki-ki-on-ga (Fort Wayne) was the converging point of many Indian trails from its vantage point in command of the Wabash portage, but there were no other arteries of transportation.

The fauna of Indiana was more extensive and varied in 1816 than now seems possible. Even then, buffaloes were disappearing, although they were not yet extinct. Wolves were such a menace to hogs that the state legislature placed a bounty of one dollar per head upon their slaughter. Wild turkeys were so numerous that they crowded hogs from their feed. Squirrels were very numerous in some counties and damaged the corn to a great extent. Farmers in Switzerland County organized against them; in one raid they slew 13,006 squirrels. Other wild game were mink, otter, catamount, Canadian lynx, porcupine, deer, and bear.

Indian warfare had ceased on any organized scale early in 1814. The Battle of Tippecanoe, and the victory of Commodore Perry on Lake Erie had largely removed the menace of organized warfare, but the Indian still remained a factor in frontier

life. Roving war parties infested the Wabash country and menaced travelers. In the central and northern sections there were as yet no settlers. The cruelty of the Indians of Indiana has not been exaggerated. In 1816 they had a stake or post located just west of Yorktown in Delaware County where they burned their prisoners. Not until 1818 was the Treaty of St. Mary's negotiated whereby the Indians' claim to eight and one-half million acres in the central and northern part of the State was relinquished.

One of the traditions for which 1816 is remembered is its inclement weather. It was extraordinarily cold. Trees and shrubs were killed from frost after budding. In June the temperature was below freezing most of the time. In July frost and ice were common, and in August conditions were, if anything, worse. December turned out to be the best month of the year.

With the cessation of the War of 1812 and its attendant dangers, settlement began in earnest. The flow of immigration, stimulated by the end of the war, was accelerated by distressing economic conditions in the east. By the year 1816 a veritable flood of immigration was on its way to Indiana. By the summer of 1816 lands on the Wabash River had been surveyed and were on sale in Vincennes. In one day, it is said, fifty wagons passed through Zanesville, Ohio, for Indiana.

The agitation for statehood found its origin in the political dissatisfaction over the power of the territorial governor, and in the feeling that the federal government had not been sufficiently active in protecting the border from Indians. The War of 1812 had demonstrated the advantages of a military highway to the Northwest, and this had turned congressional attention to Indiana. Under the Northwest Ordinance of 1787, a population of sixty thousand had been designated as the minimum population

for statehood. An enumeration of settlers made at the time indicated that this number had been passed. The territorial legislature meeting in 1815 now turned its attention to the issue of statehood, and with all possible energy, memorialized Congress to confer statehood upon the Indiana Territory. That Indiana had a political organization functioning, is demonstrated by the fact that this same legislature enacted thirty-one laws and seven joint resolutions.

The enabling act for Indiana's admission was delayed, along with other needed legislation, because of a controversy over the compensation of legislators; in due time the enabling act was passed, with other public business. The same Congress passed enabling acts for Mississippi and Alabama. Indiana thus became the nineteenth state of the Union, and the sixth after the formation of the federal Constitution.

The transition of Indiana from territory to statehood was made most expeditiously. It has been said by some that this haste was in part the desire to secure admission before travel was made impossible in the fall. The enabling act was passed April 19, and the election for delegates to the Constitutional Convention was held May 13. Sessions of the Convention began June 10, and the Convention had completed its labors by June 19, 1816. Little concerted action seems to have been manifested by political groups, partly because practically all the settlers were followers of Jefferson. No definite issue appears to have been before the people.

In its deliberations the Indiana Constitutional Convention of 1816 seems to have been influenced largely by the fundamental laws of Kentucky and Ohio. Little new was incorporated into the document there formed. These men were in no sense political geniuses, neither could they take time to create a constitution anew. Rather they were practical men with absorptive minds who readily accepted what in their

judgement seemed to meet their needs. The committee system of organization was adopted, and twelve committees evolved the final plan. Thus, the Indiana Constitution of 1816 was typical of its day. Divorces were granted by legislative enactment. The legislature rather than the governor possessed executive authority. A comprehensive plan for public education was provided, although not immediately executed. To conform with the Jeffersonian proposal that constitutions should be revised every twenty years, provision was made for an election every twelfth year to determine the popular will relative to constitutional revision. Not until 1849 did the popular vote indicate a wish for a new constitution. The work of the Convention was final; the document was not submitted to the people but went into effect at once.

The election for state and county officers was warmly contested in some parts of the State and issues were largely personal. The three principal political leaders were Noble, Jennings, and Hendricks. Matters were so arranged that each leader would share in the distribution of offices. The governorship fell to Jennings; Hendricks became Indiana's first representative in Congress; Noble became our first United States senator.

The first General Assembly after statehood was busied with numerous matters attendant upon a growing pioneer community, but it had time to make preparation for a state library. A dozen or more acts were passed, among which were those to punish manstealing, giving false certificates of manumission, dueling, incest, Sabbathbreaking and profane swearing. The two latter statutes have descended to us with but little change in phraseology. The type of problem demanding attention from the lawmakers was little different in principle from those of today, i. e., revenue and taxation, internal improvements, public education, roads, militia, and

location of the state capital. Of course, in form the issues were vastly different. The last is only of academic interest today.

Beginning in 1816 the standard of living began to rise rapidly in Indiana, and people were no longer satisfied with the poverty of independence. Rather they began to increase their dependence and their consumption of additional commodities. Contemporary newspapers indicate a rapid increase in the variety of articles advertised for sale. By 1818 commercial advertisements occupied a large space in the Vincennes Sun.

While slavery was forbidden by the Northwest Ordinance in Indiana, some enterprising slave owners from Dixie evaded the spirit of this law; they first manumitted their slaves and immediately thereafter entered into a contract with their former slaves for indentured servitude with a term as long as thirty years. More than one man-hunt was carried across the Ohio River into Indiana by southern slaveowners. In the long run these man-hunts tended to turn sentiment against slavery.

The Indiana Gazette (1800-1810), later succeeded by the Vincennes Sun, was the first newspaper published in Indiana. By 1816 four other papers had been established at Corydon, Brookville, Madison, and Vevay.

In a primitive community as Indiana was then, public sentiment demanded that punishments be drastic. The usual penalties were whipping, putting in stocks, the pillory, fines, imprisonment, and disfranchisement. The whipping post was in vogue in every Indiana county until its discontinuance in 1820. Stealing of livestock was punished by very harsh penalties, partly because of the prevalence of this crime and partly because of the importance of livestock in a pioneer community. Horse stealing on a second offense became a capital crime. Branding was inflicted on those

convicted of manslaughter.

Of all the public questions confronting the pioneers, that of a circulating medium was as acute as any. The only specie ever seen was the coin of British and Spanish origin. For small change the Spanish dollar was divided into quarters, eights, and sixteenths. These were called "bits", "two-bits", and "fo-pence" pieces. A "fip" was equal to five cents. Barter was used in all transactions and created innumerable difficulties. Government sale of land was affected by it. Such specie as went in exchange for government lands was drained to Washington and not left in Indiana. The acceptance of all sorts of produce, from cordwood to maple sugar, became necessary. This intense need for currency, accompanied by the spirit of speculation in land and town lots at the time of statehood, created an ideal opportunity for the issuance of unsecured paper currency. Banking institutions founded at Vincennes and Madison in 1817 to meet the need, issued far more currency than they could redeem. When the crisis of 1819 occurred, it fell with redoubled weight upon Indiana.

The fertility of Indiana soil made for a miasmatic condition productive of ague, chills, fever, milk sickness, and cholera. Physicians were scarce, and quacks were plentiful. These ailments were mistreated in such manner that death was almost inevitable. Some of the standard remedies were bloodletting, calomel, jalep, hot water, corn-meal gruel, exclusion from the air, and blisters. Charms were a great reliance in all quarters. Root doctors, or in other words, quacks, who claimed to cure with roots, were prevalent. Some physicians made no distinction between calomel and calamus.

Religious notions among the pioneers were real and vital. The commandments were observed literally, and Sabbath observance was carried to the extremes of

Puritan Massachusetts. Certain Sunday observances lasted until midnight; the day was aptly called the "long Sunday."

This cross section of Indiana pioneer life is similar in some respects to that of other communities of the Old Northwest. To a certain point they have the same earmarks, but beyond that there is wide divergence. From the vantage point of one-hundred and twelve years one can see their struggles and discern their errors; in their hard battle for existence, they wrought for us a heritage which makes possible the social milieu in which we move.



Prepared by the staff of the
Public Library of Fort Wayne and Allen County
November, 1952

An Early Mill at Three Rivers





AN EARLY MILL AT THREE RIVERS

Prepared by the staff of the
Public Library of Fort Wayne and Allen County
1953

One of a historical series, this pamphlet is published under the direction of the governing Boards of the Public Library of Fort Wayne and Allen County.

BOARD OF TRUSTEES OF THE SCHOOL CITY OF FORT WAYNE

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James E. Graham
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Mrs. Charles Reynolds

In 1802 Daniel Landon purchased the improvements on a tract of land on the St. Mary's River, near Wayne's fort. The mill, which he later erected on the river, may have been the earliest water mill in Allen County. The Public Library of Fort Wayne and Allen County is indebted to Miss Caroline Dunn, librarian of the Indiana Historical Society, who unearthed the federal document on the claims of Landon's heirs. The report is published verbatim, except that the Library staff has reconciled the punctuation and spelling with current practice.

HEIRS OF DANIEL LANDON

January 30, 1852

Laid upon the table, and ordered to be printed

Mr. Edgerton, from the Committee of Claims, made the following

REPORT:

The Committee of Claims, to whom was referred the memorial of the widow and heirs of Daniel Landon, praying that indemnity and relief might be extended to them on account of the great hardships and exposure endured by their ancestor at the settlement of Fort Wayne, Indiana, makes the following report:

That it appears from the memorial and papers accompanying it, that the United States, in the year 1796, established a military post at Fort Wayne, in the state of Indiana. That Daniel Landon, induced by assurances of support and protection by the officers of the government, in the year 1802, purchased of James H. Audrain his improvements on a tract of land on the St. Mary's River, about one and a half miles from the garrison, designated as "Blue Jacket's Place," for which he paid the sum of eight hundred and twenty dollars. The title to the land was in the United States, it having been ceded by the Indians at the treaty of Greenville in 1795; and Audrain sold the improvements only. Landon resided upon the land until August, 1813; during this period he erected a mill on the St. Mary's, made

various improvements upon the property, and raised stock and grain for the supply of the post, acting in the character of contractor's agent or issuing commissary. His mill and improvements were considered necessary appendages to the agency and military station, with reference to subsistence; and it is stated in the deposition of Francis Johnston, that "the distance of the fort from any other mill, or any white settlement, surrounded by savages, with one road thereto, and that nearly impassable, and the consequent extravagant price of provisions, rendered all the operations of Landon absolutely necessary to the government, and was so considered by all the public authorities of the place."

Thus advantageously situated, Landon supplied the post with provisions and found a ready market at home for the entire produce of his farm and earnings of his mill, undoubtedly at the extravagant prices consequent upon his position until September 12th, 1812; then the fort was besieged by the British and Indians, and the mill and all the buildings and produce on the farm were destroyed, and the cattle and horses were killed or driven off by the Indians. During the siege he was a volunteer and did active service in the defence of the post. It is for this property, thus destroyed, that the heirs now claim the sum of \$4,120. The destruction and value of the property is clearly proved, but the committee cannot admit the correctness of the principle upon which it is alleged the claim should be allowed.

It is stated by way of argument, first, "that the improvements were made for the benefit of the United States, as they were from fifty to seventy miles from any white settlement, and thereby became necessary for the

garrison, and for the Indian agency established at that place."

To this it may be answered that, although the improvements of Landon may have been of benefit to the government because they enabled the officers to purchase his produce with less trouble; yet his position gave him the advantage at all times of supplying the garrison to the extent of his ability (at the extravagant prices resulting from the locality of the fort) making the "benefit" to the government a great advantage to himself; but it did not create, in the opinion of the committee, any obligation to protect his interest against the risks or calamities of war. His business and profits must have justified the risks.

2d. "All the improvements were made at the instigation of the United States officers and agents, and with a fair assurance of protection."

To this it may be answered, that the proof is too indefinite and insufficient to bring the case within the provisions of any law authorizing payment for losses by the acts of our enemies in war, or, under all the circumstances, to create such an equitable claim for payment as to separate this case from many others of a similar character which have been rejected.

3d. "The United States violated the assurances of protection in allowing the post to be insufficiently manned for more than a year after the Indians had become hostile in their character."

The committee cannot admit that, if a garrison proved too weak to protect the property of citizens in its vicinity, an obligation arises on the part of government to indemnify the loss resulting from hostile attacks.

4th. "The destruction ought not to be considered as destruction occasioned by invasion; but it should be regarded in the same light as the destruction of a building which, by being taken possession of, draws the attack of the enemy upon it and causes its destruction."

Applying this principle to the case under consideration, it would be necessary to show that the property was destroyed while the same was occupied as a military deposit or barrack--a post under the authority of an officer or agent of the United States--and that such occupation was the cause of the destruction. And the proof must be the certificate of the officer or agent of the United States under whose authority such building or house was occupied. And before any other evidence as to this fact will be received, the claimant must name the person under whose authority such house or building was occupied; or he must show that it is impracticable to procure such certificate and that the evidence which he offers is the best he is able to obtain.

The claim, if allowed, must rest entirely upon the depositions of Francis Johnston, for there is no other evidence that the improvements were connected with the government or made by its authority. He states that "the purchase made by said Landon and all the improvements made by him, including the erection of the mill, were induced by the government officers and agents as a necessary appendage to the agency and military station with reference to subsistence; and the stock and grain raised on said premises were all with reference to the same object and all under the direction and advisement of said officers, at the cost of said Landon; and

that the settlements at Fort Wayne were made under the protection of the United States forces at that place." On the other hand, John Johnston, who was United States factor and Indian agent during the whole period of Landon's residence there, and who certifies to the destruction and value of the property, does not say or even intimate that the government was in any way connected with Landon's improvements or business, or ever held out any inducements to him to locate there, or that there existed any obligation on the part of the government to indemnify him for the loss he sustained. There are also certificates of the surgeon's mate, the army agent, the acting quartermaster's sergeant, a captain of the spies, and an adjutant of a regiment of the militia, as to the fact of the loss; but there is no evidence as to the alleged assurances of protection by the officers of the government.

The committee does not conceive that this evidence so connects the government with the business operations of Landon as to create any obligation on its part to pay for the loss thus sustained.

The destruction of the property may have been caused by its connection with the fort; but not being occupied by the troops, or by any military authority of the United States, it does not come within the operations of any principle authorizing payments for property destroyed by the enemy; and, as before stated, the circumstances do not show the existence of such equitable claim on the government as would justify any innovations on the established principles applied to such cases. Before indemnity could be claimed, it must be shown that the act of the government had imparted to this property such a military character as, by the usages of civilized war-

fare, would have justified its destruction. The destruction in this case was the unjustifiable wanton act of savage warfare, which clearly carries the case beyond the reach of the principle which has been invariably applied where payments for losses have been made.

The committee, therefore, reports the following resolution:

Resolved, That the prayer of the petitioners ought not to be granted, and that they have leave to withdraw their papers.







THE
LIFE OF
THE
NATION
IN
THE
PAST
AND
PRESENT

SOME HISTORIC TREES

Prepared by the Staff of the
Public Library of Fort Wayne and Allen County
1954

One of a historical series, this pamphlet is published under the direction of the governing Boards of the Public Library of Fort Wayne and Allen County.

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FOREWORD

From earliest times, trees have served and interested man. Primitive man found trees to be a source of food, fuel, clothing, and building material. In the dim, distant past certain trees were considered sacred as the habitat of woodland deities. Today, some giants of the forest are known for their great age and as landmarks; they are often associated with historical events.

The first portion of this pamphlet was published in the FORT WAYNE SENTINEL on July 11, 1891, and describes historic trees of the Colonial and Revolutionary periods. Grammar, spelling, and punctuation have been changed to correspond with current usage. The second part was written by the Library Staff; stories of notable trees of the Old Northwest are related.

The Boards and the Staff of the Public Library of Fort Wayne and Allen County present this publication in the hope that it will prove entertaining and informative to citizens of the Summit City.

There has been no Methuselah since the flood. Man seldom lives longer than one hundred years. Only the elephant and the tortoise feebly imitate the longevity of the antediluvians. But there are living things that outlive them all--things far more stately than the tallest man or largest quadruped--living things that were companions of the gray beards before the flood and lived to bless their grandchildren.

The only living links between us and the remote past are trees--grand old trees with clustering memories like trailing vines. In the shadows of the dark forest, in the light of the lofty hills, in the warmth and beauty of the broad plains of the great globe, they stand in matchless dignity. But they are few. They are patriarchs of the vegetable kingdom, receiving the homage of myriads of children. With what mute eloquence do they address us? With what moving pathos do the trees of Olivet discourse of Jesus, his "beautiful life and sublime death"? How the cedars of Lebanon talk of Solomon and Hiram, and the great temple of Jerusalem! In our own country and in our own time, ancient trees have been, and still are, intimately connected with our history as colonies and as a nation; they command the reverence of every heart.

Probably the most ancient of these living links connecting the present and the past was the Big Tree that stood on the bank of the Genesee River, near the village of Geneseo, New York. When first seen by the white man, it was the patriarch of the Geneseo Valley and was so revered by the Senecas that they named their village "Big Tree." It also gave name to an eminent Seneca chief, who was the friend of Washington and his cause. During a great flood in the Geneseo Valley in 1857, the Big Tree was swept away and buried in the bottom of Lake Ontario. The trunk measured twenty-five feet, nine inches in circumference.

Probably next in age to the Big Tree was the famous Charter Oak in the city of Hartford, Connecticut. It was standing at the height of its glory and was estimated to be six hundred years old when the seeds of the commonwealth were planted there. Connected with it is a curious episode. When James II ascended the English throne, he took measures to suppress the growth of free government in America;

he sent over Edmond Andros to take away the charters from the colonies and to rule over them as governor general. Connecticut refused to give up her charter. When Andros attempted to seize it during a night session of the Assembly, Captain Wadsworth bore the charter away and secreted it in a hollow of the old oak. After James II had been deposed and Andros had been banished from New England, the charter was taken from its hiding place and the government re-established. On a stormy night in August, 1854, the old oak was prostrated.

In the Kensington area of Philadelphia, an old elm stood until 1810, known as Penn's Treaty Tree, because under it the renowned Quaker made his compact with the Indians. "I will not do as the Marylanders did, that is, call you children or brothers only," said Penn, addressing the Indians, "for parents are apt to whip their children too severely, and brothers sometimes will differ; neither will I compare the friendship between us to a chain for the rain may rust it or a tree may fall and break it, but I will consider you as the same flesh and blood with the Christians, and the same as if one man's body were to be divided into two parts."

Until 1860 a venerable willow tree stood in New York City and it has an interesting history. When Alexander Pope, the English poet, built his villa at Twickenham, he planted a small twig that a friend had sent him from Smyrna. This little twig of the *Salix babylonica*, or weeping willow, became the parent of all its kind in England and in the United States. One of the British officers who came to Boston in 1775 to crush the American Revolution carried with him a twig from Pope's willow to plant on American soil. The twig was presented to John Parke Custis, Washington's stepson, and was planted at Abingdon, Virginia. In 1790 General Gates planted a shoot from it on his farm on Manhattan Island, where it became in time a beautiful willow, the grandchild of Pope's willow at Twickenham.

Soon after the great conflict for American independence had begun, Washington was appointed Commander in Chief of the continental forces; on July 2, 1775, he took up his headquarters at Cambridge, Massachusetts. The following



Penn's Treaty Tree

morning he proceeded to a great elm tree at the north end of Cambridge Common and drawing his sword, he formally took command of the army. The old elm tree was known afterward as Washington's Elm.

Near the dividing line between North and South Carolina stood a famous tulip tree, marking the spot where the Americans defeated a part of Lord Cornwallis' army in October, 1780. Because ten Tories were hanged from its branches after the battle, the tree was called afterward the Tory Tulip Tree.

Until about 1852, a majestic pine tree stood by the highway between the villages of Fort Edward and Sandy Hill (now Hudson Falls) on the Hudson in upstate New York. Upon its trunk was carved "Jane McCrea, 1777." The inscription memorialized the tragic fate of Jane McCrea. The daughter of a New Jersey clergyman, she moved, after her father's death, to her brother's home near Fort Edward. Here she became engaged to a neighbor's son. He was a loyalist who entered the army of Burgoyne. In 1777, Jane was captured by Indians and was killed instantly when a bullet intended for the savages pierced her heart. Her lover purchased the locks of his beloved, deserted the army, and retired to Canada, where he bewailed his betrothed's fate until the end of his life.

In 1779 Washington sent Mad Anthony Wayne to storm the fort on Stony Point in the Hudson highlands. When asked by Washington whether he could carry the fort, Wayne replied: "I'll storm hell if you will only plan it!" Under a black walnut tree, in the stillness of the night, Wayne gave orders to his men, and as stealthily as tigers they approached the fort and surprised it. In the early morning Wayne wrote to the Commander in Chief, "The fort and garrison and Colonel Johnston are ours." The walnut tree has perished.

Near Seaconnet, Rhode Island, stood a venerable sycamore tree, the only great tree left in that section of the state by the British when they evacuated it in October, 1779. Seaconnet Channel was the scene of one of the most dashing exploits of the War of Independence. The British had blocked the channel with the warship, "Pigot," which was armed



a black walnut tree at Stony Point

with twelve eight-pounders and ten swivels. Captain Silas Talbot undertook the capture of the "Pigot." Embarking sixty men on the coasting schooner "Hawke" which was armed with only three three-pounders and small arms, he sailed under cover of darkness. Grappling the enemy, he boarded, drove the crew below, coiled the cables over the hatchway to secure his prisoners, and carried off his prize to Stonington.

In Charleston until 1849 there was a beautiful magnolia tree which spread its branches over more than two hundred square feet. Under this tree General Benjamin Lincoln held a council in 1780 to determine whether Charleston, then besieged by Sir Henry Clinton, should be evacuated. It was resolved to remain, but a few weeks later the Americans surrendered to the British, who had been reinforced by Lord Cornwallis.

At Lake Drummond in the Dismal Swamp in Virginia, there is a tall tree under which Washington is reputed to have passed a night in Colonial times.

When Thomas Moore, the Irish poet, visited Norfolk in 1834, he heard the story of a young man who became mentally unbalanced on the death of his beloved. Refusing to admit her death, he believed that she was living deep within the swamp. Under that impression he wandered into its solitudes and perished. Moore used this legend as the basis for his touching ballad "The Lake of the Dismal Swamp," which commences:

"They made her a grave, too cold and damp
For a soul so warm and true;
And she's gone to the Lake of the Dismal Swamp,
Where, all night long, by a fire-fly lamp,
She paddles her white canoe.

And her fire-fly lamp I soon shall see,
And her paddle I soon shall hear;
Long and loving our life shall be,
And I'll hide the maid in a cypress tree,
When the footstep of death is near."

The last of our historical trees is a white oak in the eastern part of the village of Flushing on Long Island a few miles from New York. George Fox, the founder of the Society of Friends, preached under it in 1672, and afterward it was held in deep regard by the Quakers.

FORT WAYNE SENTINEL, July 11, 1891

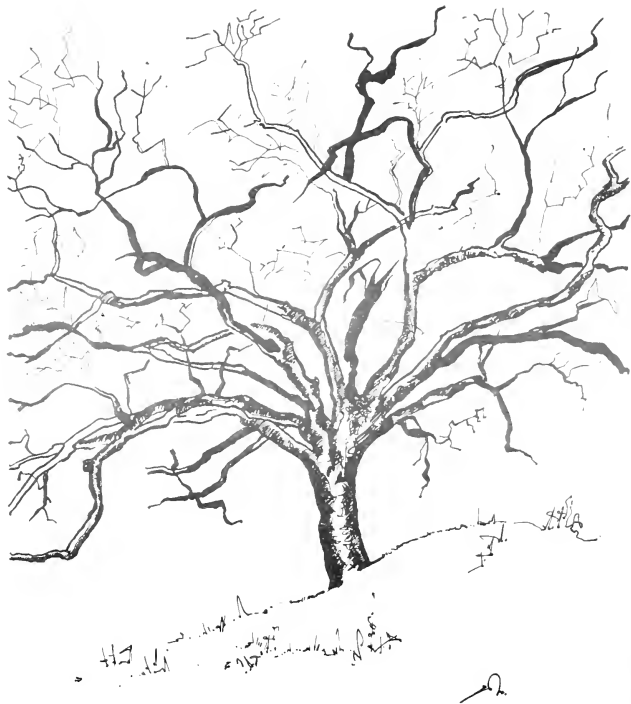
Hoosiers and other Midwesterners may well be proud of the interesting trees of their states. These giants of the forest are interesting because of closely connected historical events or because of special facets of their own histories. Indiana and her neighboring states have produced great trees worthy of special mention.

The fame of a tree is perpetuated and frequently exaggerated or altered during its lifetime. The natives consider the tree as a landmark; they proudly point it out and relate its history to strangers. All too often when the tree dies and is felled, it is unfortunately forgotten. The legend also dies for succeeding generations.

The citizens of Indiana are indeed fortunate that their most famous tree, the Constitution Elm, has not been allowed to sink into oblivion. Delegates met at Corydon, Indiana's first capitol, on June 10, 1816, to draft the first state constitution. The weather was unseasonably warm; the heat may have influenced the committee to adjourn to the shade of a huge elm on the lawn of the Statehouse. Under these sheltering branches spreading over one hundred feet, the delegates met each day until they had completed that historic document on the twenty-ninth of June in that memorable summer. The elm perished in 1925 from a fatal root disease, phloem necrosis, but the trunk was preserved and set in a sandstone monument.

Another elm connected with the political history of Indiana grew at Plainfield. In 1842 Martin Van Buren toured the West, and his itinerary included Indianapolis and Terre Haute with a stop en route at Plainfield. Although 1842 was not a presidential election year, Van Buren undoubtedly had in mind the coming nominations of 1844, for he made speeches at every stop and gave his political opinions freely. In Indianapolis he was given an enthusiastic reception by his friends and admirers. But he also had political enemies in Indiana. The owners of the stage coach lines were incensed because he had not favorably received legislation for road improvement.

These enemies planned to mar his arrival at Plainfield and had little trouble bribing the driver of Van Buren's



the Constitution Elm Corydon, Indiana

coach to effect it. The National Road led into Plainfield, and beside it towered an ancient elm. The massive roots of the tree extended across the road. As the coach approached the tree, the driver whipped up the horses instead of slowing them down. The wheels struck the obstacle; the impact upset the coach, and Van Buren landed in the muddy road. His political foes succeeded in spoiling his arrival at Plainfield and doubtlessly impressed him with the urgent need for highway improvement! The local chapter of the Daughters of the American Revolution has since marked this elm with a plaque.

The patriarch of Fort Wayne's apple trees was bearing fruit long before General Wayne appeared on the scene. When Chief Richardville of the Miami Indians was born in a hut near the tree in 1761, the apple tree stood in the midst of the Miami village, Kekionga. The city grew and prospered; late in the nineteenth century the venerable tree perished at an estimated age of one hundred and fifty years. Although the exact location is unknown, it stood in the Lake-side residential district of Fort Wayne. An article in the May, 1862, issue of HARPER'S NEW MONTHLY MAGAZINE reveals that the trunk of the ancient tree measured twenty feet in diameter in 1860.

New Harmony, Indiana, the scene of two remarkable social experiments, had two trees worthy of mention. In 1803 the Harmonists, under the leadership of George Rapp, separated from the Lutheran church in Germany and migrated to Pennsylvania. In 1815 the sect moved again; the members decided on a site which they called "Harmonie" on the Wabash River in Indiana. Upon disembarking at their destination, they slept under an oak tree, which was later named "The Rappite Oak." Rapp built his own house near the tree. The Harmonists were so successful in their communal living experiment that jealous neighbors made life unpleasant for them, and they returned to Pennsylvania in 1824. But the oak survived until 1900 and outlived all of the Harmonists, whose numbers dwindled rapidly because of their strict adherence to celibacy.

Robert Owen (1771-1858), another social experimenter,

purchased the settlement from Rapp and renamed it "New Harmony." Unlike the Harmonists, Owen and his followers were humanists. Their community did not flourish long, but while in existence it was the home of a brilliant group of scientists. Among them were Thomas Say, a noted zoologist, Thomas Nuttall, a botanist, and William Maclure, one of the world's outstanding geologists. All three men are commemorated by an Osage Orangetree planted in New Harmony in 1826. Say planted the tree and Nuttall conferred its scientific name, "*Maclura pomifera*," in honor of Maclure. The tree was still alive in the 1920's, a memorial to an experiment, which, although short lived, has had a lasting influence upon American democracy.

Several trees in the Great Lakes area were famous for their connections with treaty negotiations between the white settlers and the Indians. Just two days after the signing of the Declaration of Independence, Alexander and William Macomb purchased Grosse Ile and several smaller islands at the mouth of the Detroit River. The Fox and Potawatomi Indians signed a treaty ceding the islands in return for tobacco, blankets, and a small sum of money. The document was signed under a linden tree, which survived the event a century and a quarter. It was felled by a violent storm on July 3, 1901; the site has been marked by a tablet.

Relations between the Indians and settlers were not distinguished by a high code of honor; the unprovoked murders occasionally committed by both white and red men are probably the ugliest testimony of that fact. Chief Logan of the Mingo tribe has immortalized an elm tree by his reply to just such a treacherous mass murder. In the course of Dunmore's campaign against the Indians in 1774, Colonel Cresaph had killed all of Logan's relatives in spite of Logan's unblemished record as a friend of the whites. After this unwarranted cruelty, the embittered chief joined the battle against the settlers. The Indians were finally forced to make peace. Logan, standing beneath an elm tree in Pickaway County, Ohio, made his famous and moving appeal to Dunmore's representative:

"I appeal to any white man to say if he ever entered



patriarch of Fort Wayne's apple trees

Logan's cabin hungry, and he gave him not meat; if he ever came cold and naked, and he clothed him not? During the course of the last long and bloody war, Logan remained idle in his camp, an advocate for peace. Such was my love for the whites that my countrymen pointed as I passed and said, 'Logan is the friend of the white man.' I had ever thought to have lived with you but for the injuries of one man. Colonel Cresap, the last spring, in cold blood and unprovoked, murdered all the relations of Logan, not even sparing my women and children. There runs not a drop of my blood in the veins of any living creature. This called on me for vengeance. I have sought it. I have killed many. I have fully glutted my vengeance. For my country I rejoice at the beams of peace; but don't harbor a thought that mine is the joy of fear. Logan never felt fear. He will not turn on his heel to save his life. Who is there to mourn for Logan? Not one."

In Webster County, Kentucky, a tree acquired a sinister reputation because of its association with an infamous criminal. Two notorious brothers, Micajah and Wiley Harpe, came to Kentucky from North Carolina in 1799. Commonly known as "Big Harpe" and "Little Harpe," the men left a trail of murder and plunder as they moved across the state. Arrested and imprisoned for murder, the desperadoes escaped and killed a boy and three men. They finally climaxed their crimes by murdering an entire family of women and children.

The outraged citizens, led by Captain Leeper, organized a posse and rode in search of the outlaws. One of the party was Mr. Stigall, the husband and father of the last group of victims. The posse overtook the brothers in Webster County, at a point near the junction of Union and Henderson counties. Captain Leeper shot and wounded "Big Harpe," and Mr. Stigall killed him; but "Little Harpe" escaped unharmed.

The incensed men decapitated Harpe, and impaled his head on a sharpened sapling growing nearby. The tree continued to grow, branching around its shortened trunk. Underneath the head, a face was later carved into the bole of

the tree. The sculptured effigy remained clearly visible until the landmark was hewn down nearly a century later. The tree grew beside the intersection of roads from Henderson, Hopkinsville, and Morganfield, and the crossroads became known as "Harpe's Head."

EARLY BANKING



IN
INDIANA

EARLY BANKING IN INDIANA

Prepared by the Staff of the
Public Library of Fort Wayne and Allen County
1954

One of a historical series, this pamphlet is published under the direction of the governing Boards of the Public Library of Fort Wayne and Allen County.

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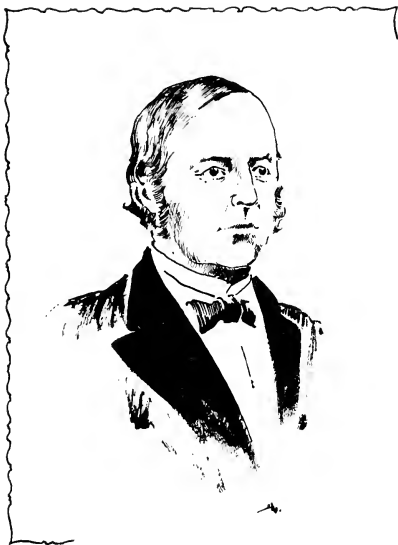
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FOREWORD

According to the **DICTIONARY OF AMERICAN HISTORY**, the State Bank of Indiana was one of the few successful state banks of its time. The Bank withstood the panics of 1837 and 1857, paid high dividends, and turned over several million dollars to the common-school fund of the state.

Hugh McCulloch, later Secretary of the Treasury under three presidents, was connected with the banking system in the Hoosier state for nearly thirty years. The first portion of this publication is an excerpt from chapters eleven and twelve of his **MEN AND MEASURES OF HALF A CENTURY**, published by Charles Scribner's Sons in 1888. The second portion contains fifteen newspaper articles illustrating phases of banking in the Midwest.

The Boards and the Staff of the Public Library of Fort Wayne and Allen County present the following history of nineteenth-century banking in Indiana with the hope that it will interest and inform students of history. Grammar, spelling, and punctuation have been changed to conform to current usage.



HUGH McCULLOCH.

HUGH McCULLOCH

Hugh McCulloch was born in Kennebunk, Maine, on December 7, 1808. He attended Bowdoin College but left the school in his sophomore year. Although he had not completed the full course of study, Bowdoin awarded him an honorary A. M. degree in 1863 and thereafter listed him among the graduates of 1829. After studying law in Boston, McCulloch was admitted to the bar in 1832. The following year he moved to Fort Wayne and commenced his law practice.

Two events of major significance in Fort Wayne history occurred in 1835, and McCulloch played important roles in both. He served as orator of the day at the Fourth of July celebration which marked the opening of the Wabash and Erie Canal from Fort Wayne to Huntington; and he was appointed cashier and manager of the newly established Fort Wayne Branch of the State Bank of Indiana. Later he served as president of the Bank of the State of Indiana, which institution succeeded the State Bank.

McCulloch's abilities in the field of banking and finance were destined to exert a profound influence over the whole country. As comptroller of the currency in 1863 he directed the national banking system. As Secretary of the Treasury under President Abraham Lincoln, he was faced with the serious financial problems which plagued the country during and immediately following the Civil War. He advocated return to the gold standard and funding of the national debt. And within two years after the close of the war, he had succeeded in putting the country on a sound financial basis.

After Lincoln's assassination, McCulloch remained in office until the close of President Johnson's administration in 1869. Fifteen years later, at the age of seventy-six, he again served a brief period as Secretary of the Treasury under President Arthur. McCulloch lived his last years in retirement and died on May 24, 1895, in Maryland.

I reached Fort Wayne on June 26, 1833. On the Fourth of July while delivering an oration, I had a chill which was followed by what was called an acclimating bilious fever. I did not fully recover from this illness until October. For some days my recovery was considered doubtful even by my physician, Dr. Thompson. I was so prostrated after the fever left me that for weeks I was as helpless as a child. During my illness I received all the attention my physician was able to give me; but it was a sickly season, and he had so many other patients to attend that I seldom saw him except in the morning and in the evening. His wife and her sister, Mrs. Forsyth, were not lacking in kindness; but my room was separated from their house, and with their own families to look after they had little time to give to a stranger. My room was about as cheerless as could be imagined; its furniture consisted of a bed, two splint-bottomed chairs, and a dry-goods box which answered the purpose of a table.

The only person to wait upon me was a lad twelve or thirteen years old. Almost my only visitor was a French Catholic priest who called two or three times a week, not to administer spiritual consolation but to cheer me by his pleasant and encouraging talk. He had been educated in Paris and was old enough at the time of the French Revolution to observe and to be impressed by what he witnessed during the Reign of Terror. He spoke the English language fluently, and I vividly recollect how charmed I was by the tones of his voice. He seemed to strengthen me in my contest for life by his description of the fortitude he had witnessed in those of his own order under the cruelties to which they had been subjected.

It has always seemed strange to me that I was not, at any time during my protracted and dangerous illness, depressed in spirits, although I was deprived of all the care and comforts to which I had been accustomed in my New England home. I knew, of course, that I was desperately ill; and although my physician always spoke encouragingly, I knew by his treatment that he regarded my case as critical. Yet, I was never despondent. If my courage had given way, I should have died. It was pluck that saved me.

During my illness the population of Fort Wayne had been considerably increased by newcomers; business had also been increased by active work upon the Wabash and Erie Canal which was then being constructed. This alone would probably have induced me to remain here, but the question of whether I should remain or go further was no longer an open one. It had been decided by the emptiness of my purse. Therefore, as soon as I was able to be upon my feet, although I was little better than a skeleton, I took possession of a ten-by-twelve office which Dr. Thompson had built for me; and I hung out my shingle as an attorney at law. I had not long to wait for clients. The oration which I had delivered on the Fourth of July had made a favorable impression upon those who had heard it (I believe that everybody in town or in the neighborhood was present), and I soon had enough business to keep me pretty well employed.

On the first day I was called upon to draw a contract of considerable importance; the next day I drew a will; a day or two afterward I defended a man charged with a breach of the peace. So the business went on, steadily increasing with my improvement in health. At the end of the year, I had made more than enough to cover expenses, and I had fair prospects of satisfactory success in my profession. Fate had decreed, however, that I was not to earn my bread by the practice of law.

The State Bank of Indiana was chartered in the winter of 1833 and 1834. Ten of the branches were organized and put into operation in the following November. The next year the eleventh branch was established at Fort Wayne, and subsequently two more were established--one at South Bend, the other at Michigan City.

In October, 1835, I was appointed cashier and manager of the Fort Wayne branch. I had no practical knowledge of banking, and I said so to the directors. But they supposed that I was better fitted for the place than anybody else whose services they could obtain, and I did not feel at liberty to decline the appointment. I did not, however, intend to abandon my profession; and I accepted the appointment with the understanding that I should be at liberty to



A branch was established at Fort Wayne.

resign at any time after the organization had been perfected and business had been fairly commenced. I did not resign. I liked the business of banking and had no disposition to resume the practice of law.

In 1836 the directors of the branch appointed me a director of the State Bank, and I held the offices of cashier of the branch and director of the Bank until the expiration of the charter in 1857. During this period I had the entire management of the business of the branch. Mr. Allen Hamilton, the president, received only a nominal salary and gave the branch very little personal attention. The directors met every week, more to sanction the doings of the cashier than to decide upon discounts. Since for all practical purposes there was but one head, there was never any diversity of opinion as to what had been done or what ought to be done.

The charter required a quarterly examination of the condition of each branch by a committee of its directors. This examination was more formal than actual in most, if not all, of the branches. It was, I know, only formal at Fort Wayne. Not so, however, was it with the examinations which were made semiannually and sometimes more frequently by the president of the Bank. As no notice was ever given of the time when these examinations were to be expected, no special preparation could be made for them by the officers of the branches. The examinations were always of the most searching and thorough character. So searching and thorough were they that fraud or mismanagement could hardly have escaped detection. I can bear testimony to the intelligence, the industry, and the honesty which were displayed in the examinations by Samuel Merrill, the first president, and by his successor, James Morrison. The thoroughness of these examinations did much, I am sure, to keep the business of the branches in a safe, healthy condition.

The wisdom and the practical good sense of the representatives of the people of Indiana in the legislative assembly was never more strikingly exhibited than in the charter of this Bank. In some respects it resembled the charter of the United States Bank; but it contained grants

and obligations, privileges and restrictions quite unlike those found in any other bank charter. These provisions were admirably adapted to the condition of the state and to the circumstances of the people. The number of branches was limited to thirteen; the capital of each branch was to be \$160,000, one half of which was to be furnished by the state.

As there were no capitalists and few men of more than very moderate means in Indiana, the charter provided that to every stockholder who should pay \$18.75 on each fifty-dollar share for which he subscribed the state should at his request advance \$31.25 as a loan so that the stock might be fully paid up. The loan was to be secured by bonds and mortgages on real estate at one half its appraised value. The stockholder was to be charged 6 per cent on the loan and credited with whatever dividends might be declared on that part of the stock which was thus to be paid for by the state. As an illustration, a stockholder who should subscribe for 100 shares of stock (\$5,000) would pay \$1,875. The state, at his option, would pay \$3,125 for him. The dividends on the latter amount were to be received by the state and credited to his loan. Many stockholders availed themselves of this option; and since in most of the branches the dividends largely exceeded 6 per cent, the stockholders found themselves to be the owners of the subscribed stock free from the lien of the state before the expiration of the charter. In the best-managed branches, the lien of the state was discharged some years before the charter expired.

The branch at Fort Wayne was not the best branch, but it was one of the best-managed branches. The profits of this branch so greatly exceeded 6 per cent that the loan was paid, if I recollect rightly, seven years before the expiration of the charter. During that period the largest profits were made, and the borrowing stockholder received the dividends for that period on the full amount of his shares. Nor was this all. At the winding up of the branch's business, he received not only the par value of his stock but also an equal amount from the accumulated surplus.

To pay for its stock and its advances to stockholders, the state issued coupon bonds bearing 5 per cent interest.

These bonds were sold in London and were to run for a period slightly exceeding the time for which the Bank had been chartered. They were known as bank bonds, the interest and principal of which were equitably secured by the state's stock in the branches and by the state's lien upon individual stock. Long before the bonds' maturity, the state was in a condition to retire them; but, although her general credit had been broken down in the crisis of 1837 and her other bonds for a number of years were regarded as being well-nigh valueless, these bank bonds could not be reached, even though a handsome premium was offered for them.

The stock of the state in the branches and the individual stock on which the state had made advances were under the care of a board known as the commissioners of the sinking fund. This board was composed of the president of the Bank, the five bank directors appointed by the state, and a secretary who was cashier of the Bank. It was the duty of this board to receive the dividends on the stock of which it had the care and, after paying the interest on the bank bonds, to lend the overplus to citizens of the state for bonds and mortgages.

To lend the money judiciously and safely on the security of real estate (which, although generally advancing in value, was generally overrated, especially in speculative times), there were required on the part of the commissioners practical knowledge and sound judgment as well as integrity. That they were not lacking in these good qualities was proved by the fact that on these loans, running as they did into millions of dollars, not a single dollar was lost. The result of the connection of the state with the Bank was a net profit of nearly three million dollars, which became the basis of her large, well-managed school fund.

Nor was the pecuniary gain the only benefit which the state derived from the Bank. At the commencement of the Bank's business, when the agricultural production of the state did not greatly exceed the demand for home consumption, a large part of the loans were necessarily made to men who were buying or improving lands. No considerable losses were sustained on these loans, but they were sluggish



..their stock of cattle and hogs.

and unreliable; and if they were in excess of the capital of the branches, they might become dangerous. The managers of the branches were not slow in discovering this fact, and the lesson which it taught was sharply impressed upon them by the financial crisis of 1837 and by the terrible depression which followed. From the time when business began to revive, the loans which they made were confined mainly to bills of exchange based upon produce shipped or to be shipped to eastern or southern markets. Such loans were the only loans which could be made with an advantage to the state or, except to a very limited extent, with safety to the branches.

What the state needed was the means for sending its agricultural products to market. What the Bank needed, in order to be able at all times to meet its liabilities, was what was called "prompt paper." Both of these requirements were met by the policy which the Bank adopted in 1843 and steadily pursued. Not only did the Bank furnish the needed means for sending the surplus products of the state to market, but by its judicious loans to farmers, it also enabled the farmers to increase their stock of cattle and hogs, which consumed their surplus of corn. The loans, taken up by bills of exchange drawn against shipments, greatly stimulated and increased production. I do not exaggerate when I say that the profits of the state upon her bank stock, large as they were, were small in comparison with the increase of her wealth by the manner in which the business of the Bank was conducted. The Bank's capital was a little more than two million dollars, but its discount line was so active that it was able to do a business quite in disproportion to its capital. In a single year, the aggregate of its loans sometimes amounted to ten or fifteen million dollars.

I have said that its charter was peculiar in many respects. It was not a bank with branches, like the Bank of the United States, but rather it was a bank of branches. It was a bank in this respect only: it had a president, a cashier, and a board of directors. But as a bank, it transacted no banking business. The president, who was ex officio a member of the board, was elected by the legislature, as were also the five directors who represented the state. The

other directors were elected by the branches, one director by each branch. The board's authority over the branches was arbitrary and almost unlimited. It could suspend a branch for mismanagement or close it up if the mismanagement was likely to imperil the other branches or to injure their credit. The power to put a branch into liquidation was, however, never exercised. In only one instance was the business of a branch suspended, and that suspension was only temporary.

The stockholders of each branch were liable for the debts of the branch to an amount equal to the par value of their shares; and each branch, although independent in respect to its profits, was liable for the debts of every other branch. This responsibility of each branch for the debts of the other branches created a general vigilance which was productive of excellent results. No branch could make a wide departure from the line of prudent banking without being subjected to a rigid overhauling and without incurring the risk of being closed. The circulating notes of the branches were obtained from the officers of the Bank, and there could be no overissue except by collusion between them and the officers of the branches. Collusion was rendered quite impossible by checks which could not be circumvented. Dividends of the profits of the branches were declared by the directors of the Bank. None were declared which had not been earned, and a part of the profits was always reserved for the purpose of creating a surplus fund. I have already spoken of the amount of the surplus at the expiration of the charter. Such were the restrictions and the conservative features of the charter.

On the other hand, its privileges were of the most liberal character. The branches could issue circulating notes up to twice the amount of their capitals; and while they could not extend their regular discount lines beyond twice their capitals, they could use their surplus funds for dealings in foreign and domestic exchange. Privileges like these, notwithstanding the checks and restrictions which were imposed upon them, might have been abused. The State Bank of Indiana might have shared the same fate as

the State Bank of Illinois, which was chartered in the same year and failed disastrously in 1837, had it not been for the conservatism and the high moral character of the men who controlled it. None of the directors and officers of the Bank and its branches had made a study of the business, and none had any practical knowledge of it; yet they made no serious mistakes. Cautious, prudent, and upright, they obtained, step by step, the practical knowledge which enabled them to bring the transactions of the branches into close accord with public interest. The credit which they were able to secure for the Bank was never shaken.

The notes of the State Bank were current and of the best repute throughout the Mississippi Valley and from the Lakes to the Gulf. The State Bank suspended specie payments in 1837, as did all other banking institutions of the country except the Chemical Bank of New York; but it always furnished New York exchange at 1 per cent premium to its customers for its own notes or for other bankable funds. Nor was the suspension of specie payment absolute, as there was never a time that the Bank failed to supply the home demand for coin. Although the double standard existed in the United States, the metallic currency of the country as a whole was chiefly silver from the time the Bank was organized in 1834 to the discovery of gold in California in 1848. Throughout the West, it was silver exclusively.

The capital of the Bank was paid up in Spanish and Mexican dollars; and its reserve continued to be in these coins until they were sold for gold at a premium of about 3 per cent on Mexican dollars and 6 per cent on Spanish dollars. I had been a banker for fourteen years before I handled or saw a dollar in gold except for the ten-thaler pieces which were brought into this country by German immigrants. If Professor Sumner had been a banker at any time prior to 1848, he would not have gone so wide of the mark as he did in the June, 1885, issue of the NORTH AMERICAN REVIEW when he said, "We do not want or need silver as a circulating medium; we shall not abandon it, because we never had it." We did have it; and sooner or later we shall have it again, without its being degraded. We are not prepared--

the world is not prepared--for the demonetization of either gold or silver, nor can we prepare for it without wiping out a very large part of the public and private debts. Debts contracted when both metals are used as money would be a burden too heavy to be borne when measured by a single standard.

As has been seen, the profits of the Bank were large, but they were legitimate. The borrowers paid only 6 per cent interest on the money which they borrowed, and the bills which they drew were on such time as was needed for the transportation and sale of the products against which they were drawn. The profits, in addition to the 6 per cent discount, were derived from the sale of exchange which those products created at the seaboard cities. Borrowers obtained money when they wanted to use it, and the loans were paid when the products were disposed of without prejudice to the borrowers. There was never a more wholesome banking business done between banks and their customers than was done by the State Bank of Indiana and its customers through a large part of its career. It is proper for me to remark that, while the ruling rate of discount on all home paper and on bills payable at the seaboard cities was 6 per cent, the southern branches did charge a small commission (in addition to interest) on bills payable in New Orleans; there, New York exchange was sometimes at a discount, sometimes at a premium.

The charter of the Bank for active business expired on the first day of January in 1857, but the Bank's legal existence for the winding up of its affairs continued until 1859. Before this time it became certain that a considerable amount of its circulating notes, widely circulated as they had been, would be outstanding after its existence had ceased. Therefore, in order to prevent loss to noteholders and in order to maintain the honor of the Bank after its dissolution, contracts were made by the Bank with responsible parties for the redemption of all notes not presented in its lifetime.

If the history of this Bank should be written, it would be both interesting and instructive. It would be the history of a bank which was established in a new state and commit-

ted to the charge of inexperienced men. Yet, through periods of speculation and depression, through prosperous and unprosperous years, it was managed so as to increase the wealth of the state and to secure for itself a reputation for honorable dealings and fidelity to its engagements. These facts place it in the front rank of wisely and honorably conducted banking institutions.

Of its managers, some of whom were my associates for nearly a quarter of a century, my recollections are of the most pleasant nature. More upright and trustworthy men could not be found anywhere. There may have been better bankers, there may be some now; but wide as my acquaintances and observations have been, it has not been my good fortune to meet them. Merrill and Ray (the president and the cashier of the Bank), Lanier, Fletcher, Blanchard, Dunning, Fitch, Ball, Rathbone, Ross, Burkham, Orr, Rector, Chapin, and others (directors of the Bank and managers of the branches) were all men of sterling qualities and great aptitudes for business. In this Bank there was no betrayal of trust, and there was only one single instance of official dishonesty.

At the quarterly meetings of the directors of the Bank held at Indianapolis, at which time all the branches were represented, the balances of the branches were adjusted. Very frequently, considerable amounts of money passed from hand to hand in these adjustments; and such was the confidence which the directors had in each other that no receipts were ever given. Each person entered his payments and receipts in his memorandum book, and in no case was this confidence found to have been misplaced.

I may mention here a fact which shows that the changes which have taken place in what were then new states have not been altogether in the right direction. There were, in the times of this Bank, no express companies in the West. Money was carried from place to place by its owners or by private messengers. I have said that the accounts were adjusted among the branches at the quarterly meetings of the bank directors. It was at these meetings also that the branches usually obtained their circulating notes. There-



... I made this journey alone...

fore, every director, in going to or returning from these meetings, was under the necessity of taking considerable amounts of money with him. Although most of the directors traveled on horseback and were sometimes two or three days on their way, there was no instance of robbery. Fort Wayne was a good three-day ride from Indianapolis, mostly through the woods. For fifteen years I made this journey alone with thousands of dollars in my saddlebags, and I had not the slightest fear of being robbed. I was well known upon the road, and it was well known that I had a good deal of money with me. Yet I rode unarmed through the woods, and I stopped for the night at the taverns or cabins along the way in perfect safety. In what part of the United States would a man dare to travel in this way now?

I am here reminded of the reduction which has been made in postage rates. For eleven years of the existence of the charter of the State Bank, postage on a single letter was as follows:

<u>Miles</u>	<u>Rates</u>
0 - 30	\$.0625
30 - 8010
80 - 150125
150 - 4001875
400 -25

The rates were the same for every enclosure, no matter how small; and these rates were multiplied by four if the letter weighed over one ounce. The post-office clerks seemed to have great skill in ascertaining how many pieces a letter contained. Rarely, indeed, did the government fail to get all that it was entitled to. On a very large proportion of the letters received at the Fort Wayne branch from the seaboard states prior to 1845, the postage was a dollar and upward. In 1845 the rates were reduced more than 50 per cent. This reduction, according to the predictions of the opponents of the measure, would bankrupt the Post Office Department and perhaps even the Treasury Department. Little did those who advocated the reduction think that in less than forty years two cents would carry a letter weighing an ounce across the continent. Nothing shows better the

growth of the country than a comparison of our present postal system with that which existed half a century ago; nothing shows more clearly how cheapness increases use.

I have dwelt at some length upon the State Bank of Indiana because it was one of the best-managed banking institutions of its day. There is scarcely any part of my long and busy life which I look back upon with more real satisfaction than that which was spent in its service. Of those who were prominent in connection with the Bank, the only one who left it to enter into business elsewhere was Mr. J. F. D. Lanier. He resigned the presidency of the branch at Madison and his directorship of the Bank to establish with Mr. Winslow, a gentleman of high financial standing, the banking house of Winslow, Lanier, and Company. In this new field Mr. Lanier displayed the knowledge of men and of business which he had acquired in Indiana. The quickness of apprehension and decision for which he had been distinguished in Indiana was a quality essential to success in a city celebrated not only for the magnitude but also for the celerity of its transactions. It was not long before the house of Winslow, Lanier, and Company stood in the front rank among the great banking houses of New York. Mr. Lanier was not only a man of great financial ability, but also one whose open manners, social disposition, and excellent character commanded the esteem of those who became his intimate friends in private life.

The State Bank of Indiana was a monopoly. During its existence no other bank could be chartered, and no other banking system could be authorized. In the meantime the business and the population of the state had very largely increased, and railroads had begun to make important changes in the commercial advantages of the towns. Some towns in which branches of the Bank were established were being outstripped by towns that were hardly known when the Bank had been chartered.

As a consequence, a seemingly irresistible popular sentiment had been created before the expiration of the charter of the Bank. It was felt that there ought to be what was called "a new shuffle and deal" in the banking business of

the state. The convention for the revision of the state constitution had refused to authorize an extension of the Bank's charter [see also "The Old State Bank," p. 46]. The directors were satisfied that a charter for another bank with liberal privileges could not be obtained without influences which they would be unable or unwilling to bring to bear upon the legislature. Therefore, without a dissenting opinion, they resolved to retire gracefully from the field which they had occupied and monopolized for nearly a quarter of a century. Free banking, which had been authorized by the new constitution and which seemed to be growing popular throughout the West, now had an open field.

An act was passed by the legislature in 1852 authorizing the organization of free banks; but it was so near the expiration date of the charter of the State Bank that the directors thought it inadvisable to test the validity of the act by any legal proceedings. By this Free Bank Act it was made the duty of the state treasurer to receive bonds of the state of Indiana and bonds of other states from banks organized in conformity with the provisions of the act. He was then to issue notes prepared at the expense of the banks to the full amount of the bonds. As the times were flush and as credit could be obtained easily, anybody who could command two or three thousand dollars could buy on the margin the bonds necessary to establish a bank. The bonds could be paid for in the bank's notes after its organization had been completed. Many of these free banks came into existence with no more capital in actual cash than was required to cover the engravers' bills and to pay for the scanty furniture of rented banking rooms. After the banks were thus started, the way was clear for rapidly increasing, if not for unlimited, issues.

A single case illustrates the operation of free banking in Indiana under the first Free Bank Act. An enterprising gentleman whose cash capital did not exceed \$10,000, in connection with two other men who were utterly impecunious, bought (mostly on credit) \$50,000 of the bonds of one of the southern states. He deposited these bonds with the treasurer. As soon as they could be engraved, he received an



...became the victims of money dealers...

equal amount of notes with which he paid for the bonds. This transaction having been completed, he bought more bonds and paid for them in the same manner. This operation was continued until the financial crisis of 1857 occurred. At this time the bank, which had been started with a capital of \$10,000, had a circulation of \$600,000 secured by state bonds on which the bank had been receiving the interest for two or three years.

A general depression had followed the collapse of 1837, and recovery was not fully reached until 1844. After the recovery there was a period of great prosperity in all the branches of productive industry, which stimulated enterprise and created unusual demands for currency. At the same time there was little demand for coin for exportation. Consequently, bank notes were rarely presented for redemption. Hence it was that these free banks, organized as most of them were as banks of circulation only, had nothing to do but to put out their notes and to draw interest on their bonds. Their lives were pleasant but short; their demise was ruinous and shameful. As soon as their notes began to be presented for payment, they died without a struggle. When the crash came in 1857, state bonds declined rapidly in market value; and the bank notes nominally secured by them declined still more rapidly. The unfortunate holders of the notes became the victims of money dealers who, knowing what bonds the notes had been issued on, could form a correct opinion of their value. These money dealers never failed to use this knowledge for their own advantage, causing severe losses to the holders of the notes.

Upon the failure of a bank, the treasurer offered to surrender the bonds, dollar for dollar, for the notes which they were pledged to secure. The money dealers were prompt in availing themselves of this offer. Never was so active and so profitable a business done by the brokers of Cincinnati, Indianapolis, and other cities as in buying, assorting, and exchanging with each other the notes of the suspended banks and in receiving for the notes, the bonds which were held by the treasurer. The brokers were enriched by the operation; the losers were the noteholders.

These men, as is usually the case in bank failures, were mostly of that class which is least able to bear losses.

The experience of Illinois [see also "Illinois Banks," p. 54] in the working of free banking was similar to that of Indiana. The acts which authorized the free-banking system in both states lacked all the conservative provisions which have made the national banking system successful, and the result was what might have been anticipated. The losses of these states from the experiment amounted to millions of dollars, and yet the growth of the states was not greatly retarded by them. Nothing could better illustrate the resources of the states and the energy of their people.

But while the directors of the State Bank had determined to retire from the field, a number of active and influential politicians of both parties formed what would now be called a "syndicate" to obtain a charter for another bank. The proposed bank would take the place of the State Bank and would resemble it in its most important features. To accomplish their object, in 1854 and 1855 these men used their personal and political influences to secure the election to the legislature of men who were, or might be induced to be, friendly to their object. There was no important political election then pending, and the work was done so quietly that a majority favorable to the measure was obtained in both branches of the legislature without any agitation of the question in the canvass.

Early in the session a carefully prepared bill to establish the Bank of the State of Indiana was introduced in the state senate; it was passed without serious opposition. In the house, strong objections were raised to it by some influential members; and for some days its fate seemed to be doubtful. But its friends were stronger than its opponents; and it passed the house, as it had passed the senate, by a decided majority. It was known that the governor was hostile to the bill and personally hostile to some of its promoters. The bill was returned to the senate with a spirited veto message; this message might have defeated it, if its promoters had not taken into consideration the opposition of the governor in estimating and securing the number of votes

that would be needed to render his objections of no avail. The bill passed both houses and became a law on March 3, 1855, in spite of the governor's objection.

The bill, as I have said, was carefully drawn; and in many important respects it was a counterpart of the charter of the State Bank. The differences in the two charters were mainly in the facts that the state was not to be a stockholder in the new bank, that the number of its branches was to be twenty instead of thirteen, that its authorized capital was to be \$6,000,000 instead of \$2,000,000, and that the president was to be elected by the directors. It was a very valuable charter, and the promoters of the bill immediately took the necessary steps to secure for themselves the result of their exertions and their expenditures. A majority of the promoters did not intend to become bankers. Their object was to sell the franchise after having secured the control of the stock, and they were prepared to obtain this control. The incorporators (commissioners, as they were called) were their personal friends; some of them were interested in the enterprise.

The duties of the incorporators were to divide the state into districts; to locate a branch in each district and, other things being equal, in the same county in which there was a branch of the State Bank; and to appoint subcommissioners to open books for subscription to the stock. The capital stock of the Bank was to be divided into shares of \$50.00 each, and no branch was to be organized until stock to the amount of \$100,000 had been subscribed. The stock was to be paid for in installments, and the first installment (\$2.00 per share) was to be paid to the subcommissioners when the subscription was made. Ample notice was to be given of the time and the place at which the subscription books were to be opened; they were to be kept open for thirty days, unless the requisite amount of stock should be subscribed sooner.

All of these requirements of the charter were complied with. The subcommissioners were appointed, the proper notices were given, and the books were opened. But they were kept open only long enough to enable one or two

representatives of the promoters to subscribe for the full amount of the authorized capital. This having been done, the books were closed. The first installment was paid to the subcommissioners, and the promoters became the owners of one of the best bank charters that had ever been granted in the United States. All this was accomplished in the summer of 1855; and as business was not to be commenced until the first of January, 1857, the promoters (now the stockholders) had ample time to dispose of the stock or to make the necessary preparations for putting the branches into active operation. Nothing was done in either direction until the following spring.

In the meantime, however, the stock of the branches had been divided among those who had been instrumental in obtaining the charter and in completing the organization of the Bank. The charter required that the residue of the stock should be paid for in such installments as the branch directors might indicate, but that not less than \$100,000 should be required to be paid into each branch before the first of January, 1857. As has been stated, the promoters were not bankers. Few of them had money to invest in banking, and it soon appeared that all but three of the branches were owned by men who would not be prepared to meet the \$48.00 per share when it might be called for. Seventeen of the branches soon appeared for sale. Their owners, although not capitalists, were men of good standing; some were prominent politicians who expected to be still more prominent. All of them were respectable citizens of the state; and consequently, they were not disposed to sell to nonresidents or to any persons who would not be able to make the Bank of the State a worthy successor of the State Bank.

Under these circumstances, the bank owners concluded that the only creditable and safe course for them to pursue was to open negotiations with some of the prominent directors of the old Bank. In accordance with this conclusion, a conference was held with three or four men on each side. The result of the conference was a proposition for the sale of the seventeen branches. A couple of weeks were given for its consideration. Within that time the prop-

osition was accepted, but with the condition that the directors of the new Bank should make me its president at the approaching May session. This was done, and with all possible speed the transfers of stock were effected. The new Bank passed under the control both of the men who had controlled the old Bank and of other well-known citizens of Indiana. It is not necessary for me to say what premium was paid for the stock, except that it varied according to the location of the branches; the bargain was entirely satisfactory both to sellers and to buyers. The honor of being president of the new Bank was enhanced by the fact that the purchase of its stock, by men with whom I had been associated for more than twenty years, was upon the condition that I should be elected to that important office.

I had worked tolerably hard before, but the really hard work of my life commenced with my election to the presidency of the Bank of the State of Indiana. Within a period of seven months, twenty branches (seven of them in new hands), each with a capital of not less than \$100,000, were to be ready for business. Books were to be obtained and properly opened. Bank notes were to be engraved and signed in readiness for delivery to the branches before or soon after the first of January, 1857. In addition to my various duties as president of the Bank, my attention was required in the organization of the new branch at Fort Wayne and in the winding up of the affairs of the old branch. Thus, at a time when rest would have been agreeable, I was overwhelmed with work which only the habit of industry and vigorous health enabled me to perform.

The charter required, as did the charter of the State Bank, that all the circulating notes supplied to the branches should be signed by the president. No one who has not had a trial of it can have any conception of the unmitigated wearisomeness of signing one's name day after day and week after week. My self-imposed limit was a thousand sheets (four thousand signatures) a day. For a single day, even with a name as difficult to write rapidly as mine, this would not be a hard task; but to perform this work for weeks and months, as I did in the autumn of 1856, would, if it were a



... I was overwhelmed with work ...

punishment, be too inhuman to be inflicted upon the most guilty of criminals. However, the work was completed. Four million dollars in circulating notes, a considerable part of which were in ones and twos, were signed and delivered to the branches before or soon after the first of January, 1857. This uncomfortable work did not end with furnishing the branches the notes to which they were entitled at the start. The increase of capital and the necessity of issuing clean notes in exchange for those which had become defaced compelled me to give a good deal of time to signing notes as long as I was connected with the Bank; and it tried my patience almost beyond endurance.

On January 1, 1857, the Bank of the State of Indiana commenced its short but honorable career with a capital of \$2,000,000, soon to be increased to \$3,000,000. In the negotiations between the buyers and the sellers, three of the branches were not included in the sale; these three remained in the hands of their original owners. They were respectable and intelligent men, but I soon discovered that their notions of banking were widely different from mine. To them, a bank was an institution from which the officers and directors were to be privileged borrowers. Time, discipline, and, in one instance, the exercise of the plenary power of the Board of Control (the directors of the Bank) were required to make such men comprehend the simple but all-important principle that lenders and borrowers could not safely be the same persons. In this Bank, men whose necessities or business required that they should be borrowers from the branches ought not to be, and would not be permitted to be, their managers. Bank failures are invariably the result of a disregard of this rule. No bank in the United States whose capital was a cash reality and whose managers were not thieves or the borrowers of its money has ever failed. All bank failures are fraudulent, either by mismanagement or by deception in regard to capital; and all who are responsible for such failures are betrayers of trusts and should be punished as criminals.

The year in which the Bank of the State commenced business opened auspiciously for it. Known to be under the

control of the same men who had so successfully managed the affairs of its predecessor, the Bank's credit was high from the start. Business was active, and the circulation and the discount lines of the branches rapidly expanded under a healthy demand for money. At the meeting of the Board of Control in Indianapolis on the second Monday of August, the reports of the examiners of the branches were carefully scrutinized, and the general condition of the Bank was carefully considered. All but three of the branches were under excellent management and had ample means for a liberal increase of their discounts to meet the usual autumnal demand for money. An abundant wheat crop had been harvested, and the later crops were unusually promising. The commercial outlook was assuring; there was not a cloud in sight to indicate a financial storm.

The board had adjourned and the directors had left the city when I received a telegram from Winslow, Lanier, and Company. It announced the suspension of the Ohio Life and Trust Company of Cincinnati, one of the largest financial institutions of the West with an agency in New York. A few minutes later I received another telegram which advised me that the suspension would be only temporary. This was soon followed by another in these words: "Suspension a failure, and a bad one." The intelligence was astounding. It was a bolt from a cloudless sky. The Ohio Life and Trust Company had enjoyed the highest credit. Its home business had been managed in the most careful manner. It had been distinguished for its conservatism. Its directors, who were among its largest stockholders, met every day to pass upon the offering for discounts. Not a bill or a note, no matter how small, was discounted without their approval. It had thus acquired a high reputation and had secured large deposits. But while its business was being thus carefully and judiciously conducted at home, its agent in New York, who strangely enough had been clothed with unlimited powers, was engaged in speculative operations on a gigantic scale. The entire capital and surplus of the bank and a large part of its depositors' money were hopelessly lost.

The bank was ruined by its New York agent while its

directors supposed it to be perfectly sound and eminently prosperous. The failure of this bank created a panic, the sharpest and most widespread that had ever been known. It came without premonition; it was a financial sirocco which at once dried up the springs of confidence and faith. Those who had money held it with the grip of misers [see also "Hoarding," p. 49]. Trust ceased; confidence between men, confidence in everything but money, and hard money at that, disappeared. Men who were worth millions could not raise the few thousand dollars that were needed to save them from discredit.

Distrust, as general as it was causeless, pervaded the country. All of the eastern banks except the Chemical Bank of New York, which had weathered the storm twenty years before, and all of the western banks except the Kentucky banks and the Bank of the State of Indiana suspended specie payments. All of the private banking houses of which I had any knowledge, except that of Allen Hamilton and Company at Fort Wayne (in which bank I was a partner) and one or two banks in Indianapolis, were compelled to close their doors. It is true that the State Bank of Ohio continued to redeem its notes, but the redemption was only nominal. Its capital was locked up in the Ohio Life and Trust Company, and the State Bank of Ohio was so crippled by the failure of that bank that even the brokers forbore to return its notes.

The Kentucky banks did not suspend payments, but nearly all of their notes were issued by branches situated at places so remote from the principal thoroughfares that they were not often visited by brokers or their runners. The branches of the Bank of the State of Indiana had no such protection. All of them were accessible by rail; and in two or three days after the failure of the Life and Trust Company, their notes commanded a premium over the notes of all other western banks. In a couple of weeks the premium reached 3 per cent over the notes of the Kentucky banks and 5 per cent over the notes of the State Bank of Ohio located in Cincinnati, which was then the financial center of the West. As a consequence, the notes of the Bank of the State of Indiana flowed rapidly thither and were rapidly sent home for coin.

My position was a trying one. The charter was very valuable, and it became subject to forfeiture upon the failure of the Bank to meet its obligations in coin. The manner in which the charter had been obtained precluded any well-grounded hope that a suspension of specie payments would be sanctioned by the legislature. There was really no alternative. Specie payments must be maintained, or the charter would be forfeited. There was no danger of large calls for coin from depositors. Many of them were borrowers, and there was a tacit understanding between the branches and their customers that deposits of bank notes were payable in bank notes. Apparently however, there was great danger that some of the branches might be unable to redeem their notes in coin without assistance from other branches. By telegraph or by messenger, I received at my office in Indianapolis a daily statement of each branch's redemptions and its coin and other cash means. For three or four weeks the calls upon the branches were so continuous and so heavy that it seemed probable that their entire circulation would be sent home; but this extremity was not reached.

In the fifth week of the panic there was an improvement in the financial outlook. Gold failed to command such a premium in New York as to make it profitable for the brokers of Cincinnati to assort and to return the notes of the most remote branches. Calls upon the neighboring branches continued for a week or two longer and then ceased altogether. The crisis had been passed, and the charter was safe. Two months after the commencement of the panic, some of the strongest branches resumed their usual business. In three months, all were under full headway; their credit had been strengthened and improved by the manner in which they had met their obligations. From that time to the commencement of the Civil War, the business of the Bank was healthy and prosperous.

South Carolina led the way in the attempted secession of the southern states. Her example was soon followed by other states; but there was no financial disturbance until it became apparent that the nation was to be involved in a civil war, the extent and duration of which could not be foreseen.

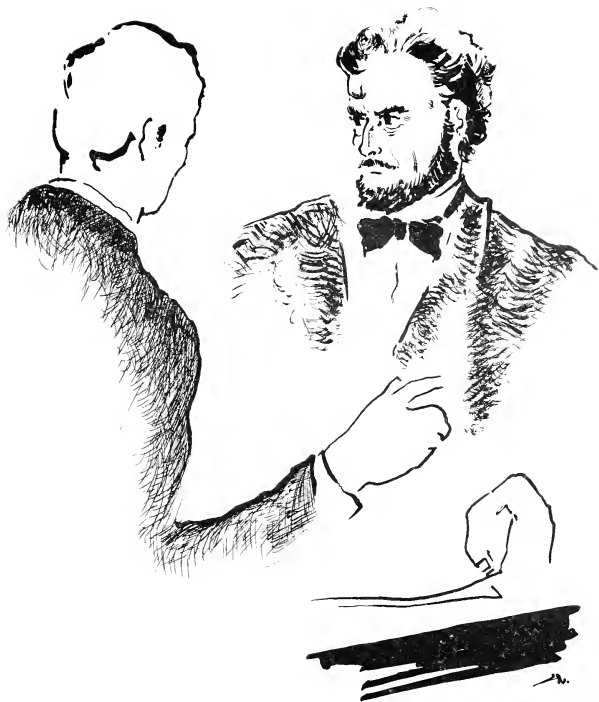
For a considerable time, even after the war had begun, the specie standard was maintained; and hopes were indulged that the war might be prosecuted on a specie basis. These hopes were dissipated by the action of Secretary Chase in his dealings with the New York, Philadelphia, and Boston banks. These banks had agreed to advance \$150,000,000 (one third in August, one third in October, and one third in November, 1861) to the government on its 7.3 notes under the expectation that the Treasury drafts for the money would be presented through the clearinghouses and would be paid without large reductions of their coin. The Secretary did not, however, feel at liberty to meet their expectations; and the drain upon their coin reserve soon became so heavy that they were forced to suspend specie payments. Their suspension was soon followed by suspension of specie payments in nearly all the banks in the country.

As a consequence, specie commanded a premium; and the directors of the Bank of the State of Indiana were not slow in coming to the conclusion that the circulation of the Bank must be retired. The premium which specie commanded at Cincinnati was small; but it was large enough to induce the brokers of that city to assort and to send home the notes of the branches for gold, which was then the only legal tender in circulation. There was no panic, but property of nearly all descriptions began to be depressed in market value, and a feeling of distrust pervaded the country. The managers of the branches were therefore instructed to redeem promptly in coin all notes that might be presented; to anticipate and prevent their return, as far as might be practicable, by taking them up at commercial points with other cash means; to make arrangements with depositors by which deposits of gold should be paid in gold and deposits of bank notes should be paid in bank notes; and to be thus prepared for any crisis that might occur. These instructions were promptly obeyed.

In a few weeks the larger part of the circulating notes of the branches were at rest in their vaults, and the business of the branches was reduced to what could be done safely upon their capitals and their deposits. It was, of

course, impossible that this should have been effected without inconvenience to borrowers and without interruption to trade. But the action of the bank directors was judicious, and it commanded the approbation even of those who were incommoded by it. The business of the Bank was thus conducted until some time after the Legal Tender Act of 1862 had been passed and the legal-tender notes had become substitute for coin. The question, "Can these notes lawfully be used by the branches of the Bank of the State in the redemption of their circulating notes?" then became a question of great interest not only to the Bank but also to the state. According to the charter, the obligations of the Bank could be discharged only by coin. The legal-tender notes had been declared by Congress to be lawful money in all payments except at the customhouses. Could they be regarded as lawful money in the discharge of the coin obligations of the Bank? This question could be decided only by the supreme court of the state, and it was quite important that a decision should be made before any risk had been incurred.

Therefore, I waited upon Judge Samuel E. Perkins, the chief justice of the supreme court, who was not only an eminent judge but also a Democrat of the strictest order. I explained to him the condition of the Bank and that its inability to maintain circulation upon a gold basis (gold then being at a premium over legal-tender notes) was preventing it from doing what it was important it should do in aid of the business of the state. I informed him that all the other banks of the country were treating the legal-tender notes (greenbacks as they were called) as lawful money, that they were using these notes in the discharge of their coin obligations, and that the Bank of the State was desirous of doing the same if it would not be in violation of the requirements of its charter. I then asked him whether the supreme court, if the question should be presented in a case involving the issue, would order the case to be advanced upon the docket in order that a decision might be expected at an early day. Without a moment's hesitation he replied that he could not answer for his associates, but that he thought the question



I explained to him...

to be a very important one. He had very little doubt that such an order would be made.

The next day a fifty-dollar note, issued by the branch at Indianapolis, was presented for payment in coin. Instead of coin, legal-tender notes were offered in payment and were refused. A suit was immediately commenced against the Bank in the circuit court; and as the question involved was regarded by the judge as one of great public interest, the case took precedence over all others. As the facts were agreed upon by the counsels on both sides, the trial was a short one. I do not now recollect how the case was decided by the circuit judge, but an appeal was taken to the supreme court. On the motion of Mr. Joseph McDonald, counsel for the Bank, the case was advanced upon the docket and immediately taken up. Arguments on both sides were listened to with great interest (the argument of Mr. McDonald was a very ingenious and able one). In the course of a week or two the court decided (there was no dissenting opinion) that the Legal Tender Acts were constitutional, that the United States notes were lawful money, and that these notes could be used by the Bank in the payment of its notes without a violation of its charter. It is my impression that this was the first decision by a court of high standing in favor of the power of Congress to make anything but gold and silver lawful money.

This decision was a very advantageous one to the Bank. It enabled the Bank not only to extend its business but also to strengthen its position. At the next meeting of the board of directors, I advised that the notes which had been resting so long in the vaults of the branches should be put into active use. However, I feared that the war in which the country was engaged might be protracted and might cause a large appreciation of gold or depreciation of legal-tender notes, if not a great financial disturbance. I therefore advised that every dollar of the means of the branches not absolutely needed in their regular business should be used in the purchase of gold. This advice was followed. The premium on gold was then only about 1 1/2 per cent, so that no great expense was incurred by the branches in raising

their gold reserve to a very high point. When I resigned the presidency of the Bank in April, 1863, it held \$3,300,000 in gold on a capital of \$3,000,000. As the premium on gold advanced rapidly soon after this time, it is not necessary for me to say that the profits of the branches from this source were quite satisfactory to their stockholders.

Upon the passage of the act of Congress by which notes of all banks (except those of the national banks) were subjected to a 10 per cent tax, the Bank of the State went into liquidation. Its career had been short, but fortunate. It had fully maintained the credit of its predecessor. If it had been conceived in sin, as was charged by Governor Joseph Wright who vetoed the bill creating it, it had brought forth in a large measure the fruits of a well-conducted business.

Hugh McCulloch, MEN AND MEASURES OF HALF A CENTURY (New York: Charles Scribner's Sons, 1888) pp. 111-38.

OLD-TIME BANKING

Some funny stories are told of the business methods in the old times, one of which will bear repeating as an illustration of the advantages which silver dollars possess as a bank reserve. We especially recommend this story to Secretary of the Treasury John Sherman.

The old Farmers' and Mechanics' Bank was established in Detroit in 1839. In 1845, owing to some disastrous operations in Ohio, it was temporarily badly crippled; and the directors lent their best energies to tide it over the crisis. The Bank had a large volume of notes outstanding, all redeemable in coin upon presentation. It was apprehended that the moment the condition of the institution became known a run would ensue which would compel the closing of its doors. Nowadays a bank officer would throw up the sponge under such circumstances and suspend payment like a little man; but then bankers were both bold and fertile of expedient.

The coin had run down very low, and there was no time to be lost. The services of a friend of the institution were secured, and the man was privately sent to a large creditor (Lyell, the subsequently defaulting banker, by the way) to whom the critical state of the Bank was whispered. The wisdom of some measures for self-protection was suggested. Lyell snapped at the bait; upon a hint from the officious visitor, he rushed around to the nearest court and got an injunction forbidding the Bank to pay out any more coin pending the order of the court. This effectually saved the concern; for when noteholders subsequently presented the Bank's paper for redemption, they were politely met with the reply, "We should be very happy to oblige you; but unfortunately, for a few days we are tied up by a process of the Wayne Circuit Court. We hope the injunction will soon be dissolved, when, etc."

It was late in the afternoon before the injunction was served, and the stock of coin had dwindled to \$43.00 some hours previously. The cashier, meantime, was on nettles. If that injunction did not come quickly, the concern would

be ruined. At every opening of the door, the poor man trembled in his shoes lest the newcomer should be a note-holder in quest of coin. One more demand would close the concern forever. Slowly the clock ticked off the minutes, thirty of which must yet elapse before the hour of closing. Would that injunction never come? At last the door opened, and a nervous, bustling man hurried to the counter. The cashier saw at a glance that the game was up with him; but he thought that while there was life, there was still hope.

"Here, Mr. Cashier, I have \$500 of your notes for which I want coin."

The cashier endeavored to preserve a placid exterior. He deliberately bethought himself how he might delay a refusal of payment for a little while until, perhaps, an officer would come in with the hoped-for injunction.

"So you want coin for your bills, do you?" suavely remarked the cashier, glancing out of the corner of his eye through the open window into the all too quiet street.

"Why, yes! I live in Dexter, and I want to catch the four o'clock train; so hurry up with the specie."

"All right! What's the news in Dexter? How do the crops look? How's my old friend A-----? Is he still living there? And, by the way, what in the world can you do with specie in that little country town that Farmers' and Mechanics' bills won't accomplish?"

"Oh, never mind! Give me my money so that I can catch the train. The fact is, there is a little flurry out there about the safety of your bank, and I want to make sure of my money."

"Ha! ha! ha!" laughed the cashier. "Afraid of our bank, are they? Well, they must be getting pretty fastidious when the conservative old Farmers' and Mechanics' Bank won't suit them. Why, my dear sir, etc."

"Never mind the pedigree of your bank. Give me my money, or I shall miss my train."

"Certainly, my dear sir." Again he glanced through the window, but still no sheriff was in sight. Aside, he said, "What shall I do?"

"There, I have only ten minutes to catch my train."

If you will assure me, upon honor, that the Bank is all right and that it is not going to bust, I won't wait now; but if you are going to shut up, I want my money. Come, how is it, old fellow?"

"Really, sir," replied the polite cashier, "you place me in a very delicate position. If I tell you that the Bank is safe and then something happens hereafter, you will blame me; on the other hand, if I tell you that it is shaky, I shall be unfaithful to my employers and shall very justly be discharged. I prefer not to make any statement but simply to count out your thousand half dollars." (Half dollars were the principal coinage in circulation at that time.)

The cashier turned, screw driver in hand, to a strong wooden box apparently tightly screwed together. Silver coin was usually packed in such boxes in those days, but the cashier knew very well that this one was absolutely empty. He wiped his brow and set to work as if to a Herculean task.

The man glanced at the clock, then he glanced at the ironbound coin box and mentally calculated the weight of a thousand half dollars. "Never mind, I see you have the coin; and I'll be damned if I'm going to pack a thousand half dollars all the way to Dexter tonight. Never mind, Mr. Cashier, I won't trouble you." And out of the building he darted.

The injunction was served soon after, and the danger passed. But the old Farmers' and Mechanics' Bank still kept up the habit of being short of coin, and it did so until the last. Nearly twenty years later, what was left of it was consolidated with a private bank and became the now prosperous American National Bank of Detroit. The worthy cashier still lives in Detroit and finds a bonanza of enjoyment in recounting the amusing incidents of old-time financiering.

FORT WAYNE DAILY GAZETTE, August 11, 1879



...and set to work...

REPORT OF THE STATE BANK OF INDIANA

We have delayed, for want of room, to notice the condition of the Bank according to the late annual report. We refer to it now because, from the rigid scrutiny made semi-annually into the means and liabilities of every branch of the Bank, we are satisfied that entire reliance may be placed upon the faithfulness of this report.

The active means and current liabilities of the Bank on November 15, 1845, were as follows:

MEANS

Bills discounted	\$1,830,181.81
Bills of exchange	1,197,435.05
Due from other banks	638,699.74
Indiana Treasury Notes (5 & 6%)	513,810.00
State bonds for banking purposes	30,000.00
Notes of other banks	84,188.00
Gold and silver	<u>1,079,368.26</u>
	\$5,373,682.86

LIABILITIES

Circulation out of bank	\$3,527,351.50
Due other banks	55,656.97
Dividends not drawn	23,616.11
Deposits	<u>359,265.30</u>
	3,965,889.88
Excess of means	<u>\$1,407,792.98</u>

The discounted notes and bills of exchange are computed as active means, more so than would be requisite for redemption of circulation, because the suspended debt of \$598,928.65 is all taken out. And by a reply made recently by the president of the Bank to inquiries from the state house of representatives, it is shown that of the loans made since June 1, 1843 (from which time all new discounts of the Bank were to be collected without valuation of property), only

\$3,500 has had to be collected by suit. As to the suspended debt, the losses estimated by the cashiers of the branches do not amount to \$100,000; and the surplus profits retained in the Bank to meet losses amount to \$375,239.81.

The state has a deep interest in the prosperity of the Bank, both as a large stockholder and on behalf of its citizens and all others receiving the notes of the Bank. It ought to be gratifying that the examination of the affairs of the Bank, made by the president and the directors (every one of whom are leading Democrats), shows the condition of the Bank to be entirely safe and beyond all possibility of danger.

A late issue of the BANKERS' WEEKLY CIRCULAR, New York, after publishing a full view of the condition of the State Bank of Indiana, remarks:

"The above statement shows a large amount of specie on hand against the circulating currency of the institution. Such an accumulation of specie funds would seem to be unnecessary for a bank in such credit as the State Bank of Indiana. In a large state where the circulation is widely disseminated throughout an immense grain-producing country, the specie is widely disproportionate to the liabilities of the Bank. A portion of the specie could be deposited advantageously in one of the Atlantic cities or invested in the stocks of sound states. From \$400,000 to \$500,000 of the specie of the Indiana banks could be invested profitably in such state or government stocks as would, in case of an emergency, enable the Bank to realize specie funds. The Bank, in having this amount securely invested and available at a short notice, would enjoy the confidence of its creditors and billholders to as great an extent as now, when the specie is lying dead in its vaults.

"In the New England States and the interior of New York, where bank circulation is necessarily much more concentrated than in the West, we find that the ratio of specie to bank paper is about 1 to 5 or 1 to 10; and this is where the banks are very easy of access. In Indiana they are remote from all kindred institutions which could possibly draw upon them for specie."

WILDCAT BANKS

We see that on Tuesday Mr. Adams introduced a bill into Congress to prevent unauthorized banking in the District of Columbia. There should be no time lost in passing this bill into a law. The swindling business is still going on under the guise of bank notes issued in the District, notwithstanding the opprobrium which justly attaches itself to that description of circulation. We have a strong suspicion--indeed, we fully believe--that the bills of some of these banks which are notoriously bad and broken are still being foisted into circulation among people who are ignorant of the imposition which is practiced upon them. We do not know if the proprietors of the broken banks, whose bills are thus put into circulation, are privy to the transaction or if they are not.

Now in what respect does this operation differ from that of passing counterfeit money? In one case the receiver is swindled out of a dollar, and in the other, out of fifty or seventy-five cents. There is another difference also. In one case the utterer is promptly marched to the state prison, whereas in the other he may still stalk abroad, a villain in a gentleman's dress, because the laws do not reach him.

The action of Congress will very probably put a stop to these swindling transactions, so far as banks nominally located in the District of Columbia are concerned; but the game is too profitable to be abandoned. If Indiana, Illinois, Wisconsin, and other states will not answer, then California, Oregon, or Minnesota doubtless will. At least, the attempt will be made. In what way the community is to be protected against such abuses, it is not easy to see. The deluge of bank notes which floods the country will be found to be a great evil in the end, even where no fraud is intended by the issuers.

But if spurious banks are permitted to spring up everywhere like mushrooms and to issue an irredeemable currency which is repudiated under the pretence of "failure" when the circulation has reached its maximum, then men need not be surprised if the whole banking system of the

country should be swept away ere long. The people will not submit to being robbed; and if they find that there is no redress unless the system under which the robbery is perpetrated is destroyed, they will put an end to the system itself. Understand, this is not what we want. We regard a well-regulated banking system as a public blessing, and we wish to preserve it by lopping off and punishing its excrescences. The sound, honest banks are as much interested in this matter as any portion of the community, and they should do what they can to aid in framing laws which will reach and remedy the evil.

INDIANA STATE SENTINEL, December 30, 1852

INTEREST ON MONEY

The laws of trade are operating on money just as they operate on all articles of trade and commerce. When the supply exceeds the demand, the profits must necessarily be smaller than when the supply falls below the demand. Money-lenders are now the beggars for profitable investment of their capital. Interest on money is declining everywhere. As no legislative act can do more than embarrass the trade in money and make the operation of borrowing more difficult and expensive to the necessitous, so can no law, fixing the rate of interest for which parties may contract at a maximum of 10, 12, or 20 per cent, prevent interest going below those amounts. The supply and the demand, together with the risk, will regulate the value of the use of money in spite of legislative enactments on the subject. The following article from the BUFFALO EXPRESS shows the folly of legislators' bothering themselves and wasting the time of the people in endeavors to regulate the rate of interest:

"The fall of money interest seems to be going on everywhere; and it is certainly working some curious results.

It is indeed one of the most significant signs of the times that professional moneylenders all over the world are now, for the first time in the history of man, investing their money in active production upon their own account. Yet so it is, both in Europe and in America; and we can see no other reason for it than the steady and constant decline in the rates of money interest.

"At first this decline was felt only by individuals, and it was then supposed to be simply one of the ordinary fluctuations that are so common. The decline, therefore, was deemed of little moment, as its duration beyond a brief period was not dreamed of. But not only has it endured beyond all expectation, it has steadily and constantly increased in severity (that is, in continued decline). Not only is the encroachment already made upon lenders' incomes a very serious one, but the decline itself has now come to be considered a permanent one.

"Therefore, what was at first considered to be merely an individual affair affecting only a few private interests for the moment has now been greatly augmented in its importance. European governments are not only recognizing its existence but also shaping their monetary affairs in conformity to its permanent continuance.

"France has reduced the rate of interest upon a part of her national debt, and she proposes to do the same upon portions of the remainder. Following this, the governments of England, Belgium, Holland, and some of the other nations are seriously proposing to do the same thing. The English East India Company has given the one year's notice required by its charter that the interest upon its debts will be reduced next May.

"In the matters of the reduction of money interest, these government leads, preceded as they have been by the heavy declines that individual lenders have everywhere been made to realize, have no doubt had their influence upon the course that men with money are now generally seen taking. The decline in question has made such serious inroads upon the incomes of lenders that such men are looking to the earnings of their money through active employment in con-

nection with industry for their future support. Such is eminently the case in this country. It has been called a sign of the present times, since these times differ in this respect from all of the past.

"But such a recourse is not peculiar to this country. The same cause, namely a decline of money interest, is working the same results in Europe and in other countries. In France and, indeed, throughout Europe--wherever not prevented by local political causes--the same situation exists. There, as here, lenders have so increased and borrowers have so decreased in numbers that competition has brought down the lending rates of money below what lenders are wont to call 'satisfactory.' On the other hand, labor in all its forms has risen in value, as have nearly all the products of labor. Hence, anxiety is visible everywhere to get money into partnership with manual labor as its only remaining means of earning. The papers of Paris state that the fall of money interest has caused an unprecedented rush of capital into the channels of industry to supply the losses of income which lenders there have experienced. The same thing is true here and elsewhere, to the great augmentation of the dignity, the power, and the pecuniary advantages of labor."

INDIANA STATE SENTINEL, January 27, 1853

THE CLOSING OF THE OLD STATE BANK

Many inquiries have been made within the last day or two as to why the Old State Bank building was illuminated so brightly one evening this week. The answer is, to some who raised the alarm of fire, that we are burning old bills.

As the board of directors have closed their session, we are informed that they have broken in pieces all the plates on which their bank notes were printed; and they have burned



..was illuminated so brightly one evening...

nearly a million and a half (\$1,484,697) of notes redeemed since the last session in February.

The whole reduction since the Bank ceased business on January 1, 1857, is over a million and three-quarters of notes. The circulation of bank notes still out is about two and a quarter million--which, at the rate the notes are brought home by the brokers, will soon be cleared up.

The Bank has collected of her debts . . . \$2,548,312

She has paid of her deposits 141,643

She is certainly going into liquidation as quickly as any man who hates banks can desire.

The Bank shows herself ready to discharge her obligations to her stockholders; we learn that the directors, at their late session, declared that dividends of the capital stock should be made to the state and to other stockholders in five payments of 20 per cent each on June 1, July 1, August 20, September 20, and October 20. Thus the whole capital would be returned in five months. The portion accruing to the state was set apart, by the amendment of the charter in 1841, in the hands of the commissioners of the sinking fund for the redemption of the state's bonds for her bank loan.

We are glad to learn that the commissioners are progressing in the purchase of the bonds as rapidly as possible. When we remember all the slander and reproach the Old Bank has passed through from rabid politicians and bank-haters, it must be gratifying to those who have aided in managing its concerns from the beginning to show so clear a sheet and to make such clear proof of the benefit of sound banking, based on real capital judiciously managed.

INDIANAPOLIS DAILY JOURNAL, May 16, 1857

THE OLD STATE BANK

As this is the era of "reminiscences," we resurrect from the debates in the constitutional convention certain emphatic utterances and confident predictions of the Honorable John Pettit on the subject of the extension of the charter of the State Bank for a period of five years. Near the close of the session Mr. Dobson, of Owen County, introduced a section providing that the legislature might grant such an extension and that the profits derived from the funds of the state invested in the Bank should be devoted to common school purposes. In the course of his remarks on this proposition, Mr. Dunn, of Jefferson County, said:

"The circulation of the State Bank averages about four million dollars. This is a large amount to draw from the business operations of the state, and we should endeavor to make sure of the supply of an equal amount of currency in some other way. I fear, sir, that by mistaking our true policy, we may bring upon the people a pecuniary pressure which, however much we may regret it, will be out of our power to relieve.

"The state borrowed \$1,390,000 for banking purposes and issued her bonds, bearing 5 per cent interest, for that amount payable as follows: \$500,000 in September, 1864; \$450,000 in August, 1865; and \$440,000 in July, 1866. Of these bonds \$84,000 have been redeemed by the Bank, leaving outstanding \$1,306,000. I think it is a safe calculation that the Bank can make 10 per cent interest on this money; 5 per cent will pay the interest on the bonds, and 5 per cent will remain as profit to be devoted to the use of common schools. Estimating this profit at the sum of \$65,000 per annum, it would amount to the sum of \$325,000 in five years. That is a large sum of money and ought not to be inconsiderately thrown away. The bank bonds were negotiated on better terms than could be negotiated now.

"The question before the committee is not one of borrowing money; it is a question of whether we should pay money borrowed on such favorable terms before it is due. The charter of the Bank expires in 1857, and none of the

bonds mature before 1864. If the charter should be extended to 1862, it would then expire in ample time before the maturity of the bonds to enable the Bank to pay them promptly as they fall due.

"It should be remembered that the state borrowed \$665,580 from the school fund and expended it for internal improvements. The state pledged her faith to pay this amount 'whenever the bank-stock loan shall be paid off and the Bank shall be wound up.' I am afraid that this pledge will be forfeited. How is that loan to be paid? Can our people bear any heavier rate of taxation than is now laid upon them? We ought to make every effort to protect our common school fund from loss.

"I have shown you, I believe, how a large amount of this prospective loss may be covered by the earnings of the Bank if her charter should be extended five years. I do not desire to make this extension imperative upon the legislature; but I do desire that the question be left to a decision by the people, through their representatives, in such manner as they may think best after mature deliberation."

Mr. Pettit replied:

"I am not at all surprised to see this proposition introduced this morning, and I should not be surprised to see just such a proposition introduced at the last hour of the session. I have expected to see such a proposition as this, emanating from a concern which pursues a course of fraud, weakness, and villainy, instead of an honorable course. Such will be its career until the last days of its existence.

"Sir, the siren song is repeated here by the gentleman from Jefferson County, that you make money by your connection with this institution. I pronounce it to be utterly visionary and fallacious to say that this Bank has made money for the state. Your State Bank desires an extension of its charter for five years in order to make money for the education of your children? Great, indeed, is the anxiety of that institution for the welfare of the children of this country! Sir, the feeling of sympathy on the part of that institution for the children of the state is very much like that of the lion or of the wolf towards the lamb. It would

take not only the flesh, the blood, and the sinews, but also the bones, aye sir, even the very marrow in the bones, and swallow them all up. 'Brave patriots' they, to be sure! They want to make money for the state; they want the use of the children's money in order to make money for the children's benefit! A very probable thing, truly! No, sir, they want to make money for themselves. The naked truth is that the State Bank of Indiana is broken, is rotten, and is worthless! It can never redeem its liabilities, and it wants an extension of its charter for five years in order to hide its worthlessness. Sir, the design is to cover up and conceal the rottenness of that institution as long as possible while its managers continue to filch from the state every dollar that can be drained from it. It is neither more nor less than that."

By sure, bold denunciations and by prophecies of evil, Mr. Pettit, sustained by Messrs. Walpole, Gibson, and others, succeeded in defeating the sensible proposition of Mr. Dobson. Now we have the pleasure of informing Mr. Pettit that though but little more than a year has passed since the expiration of the charter of the State Bank, the whole amount (or so nearly so that we may say the whole amount) invested in the Bank by the state has been paid back to the state. The Bank still has a large surplus to divide among her stockholders, and the state will receive her ratable share of it. We have further to say that Mr. Dunn's calculations as to the probable benefits to the common school fund from the extension of the Bank's charter were entirely below the mark. Judging from the last five years' business, it is probable that those earnings would have doubled Mr. Dunn's estimate; they would have amounted to the snug sum of \$650,000 for the benefit of the common schools of the state. All this was thrown away in following the lead of a deceiver and a false prophet. The extension was not granted; and although the common schools will derive no benefit therefrom, certain friends of Mr. Pettit who operate extensively in public franchises have derived great profits from this new charter. Democracy is a great institution for Democratic leaders.

THE STATE BANK OF INDIANA

We learn that the board of directors of the State Bank of Indiana returned \$1,002,180 for cancellation at their late session. This amount has been redeemed in the last three months. Another fifth of the capital will be returned to the state and the other stockholders this month.

Where is the Honorable Mr. Pettit, of Lafayette, who so violently denounced the Old Bank as a "rotten, broken sham" that could not return the capital to the state?

And where was the wisdom of denying her an extension of her charter in the constitution, at least during the time the state bonds had to run, since there were eight years during which she could have cleared \$100,000 a year for the state?

INDIANAPOLIS DAILY JOURNAL, August 22, 1857

HOARDING

Now is the time when gold dollars are hidden in old stockings. Now is the time when sixpences are tucked away in the snub-nosed teapot. Now money is laid up in cupboards for mice to nibble, thrust into corners for thieves to rummage, carried in wallets for pickpockets to grab, hidden behind the woodwork for the next generation to find, and buried in the ground to be lost and forgotten.

Now men rush frantically to draw cash out of safe places and put it in unsafe ones. Now poor families lose 5 per cent interest for the purpose of having their savings in unsafe places at home. Now farmers hang up deposits in the shot pouch behind the door; housewives sew up gold pieces in their skirts; and travelers weigh themselves down with body-belts of coin. Now the unprofitable servant who hid his talent in a napkin is canonized into bright and shining



Hoarding.

scriptural example, while those who "put their money to the exchangers" are looked upon suspiciously as rash speculators in Jewish fancy stocks. Now all money is distrusted but such as can be heard to chink. Now men privily put their money under lock and key and then publicly lament that it has ceased to circulate. Now men with full pockets refuse either to pay their debts or to forgive their debtors. Now the butcher must wait, the baker must go unpaid, and the printer must be put off for the nineteenth time. The era of hoarding has come around again with all its blind, unreasoning fears and all its self-imposed poverty, idleness, distrust, and decay.

INDIANAPOLIS DAILY JOURNAL, October 16, 1857

THE BANK OF THE STATE OF INDIANA

In this season of bank suspensions, when public confidence is shaken and when everyone is in doubt as to what banks to trust or what notes it would be safe to lay by for future use, it is gratifying to witness the strong faith which our citizens entertain in the stability of our own banks. So far as the new Bank of the State is concerned, that confidence is undoubtedly well founded. We are informed by one who understands the matter that, since the failure of the Ohio Life and Trust Company, the Bank of the State of Indiana has reduced her liabilities about one million dollars. Besides having about three million dollars due her in solvent notes and in bills of exchange, she holds nearly eleven hundred thousand dollars of specie and between three and four hundred thousand dollars of eastern exchange. Her currency on hand and her balances in western banks are sufficient to cover all her actual deposits.

We are assured that a number of the branches have coin and exchange enough to meet all their engagements to

the public on demand, and that the Bank as a whole is unquestionably the strongest banking institution in the country.

FORT WAYNE SENTINEL, November 21, 1857

THE BANKS OF 1857

We have learned something about money in this country during the past twenty years. I remember 1857 with its wildcat banks and its generally crazy system of banking. Banks were established in out-of-the-way places, and bank paper was plentiful. I do not mean to say that all of these banks were dishonest, but all of them calculated largely on making money by a good proportion of their issue failing to turn up for redemption. To encourage this thrift, they put their money into circulation at as great a distance as possible from its home. Besides locating their banks in out-of-the-way places, they placed as many obstacles as possible in the roads of the collectors who gathered up the money and appeared from time to time with carpetbags full of it for redemption in coin.

The late Andrew Wilson had a bank at Nashville, Indiana, in the wilds of Brown County. This bank was more than twenty miles, across hills and the most rugged of roads, away from any railroad. One day Mr. Wilson casually learned that a large amount of his bills had been gobbled up in Cincinnati and that a carpetbagger would swoop down on him in a few days for coin. The time was too brief to allow him to get gold or silver; he was in great trouble. The dreaded visitor appeared at the bank, and at the same time a happy thought came to the banker. Leaving his clerk to engage the stranger, Mr. Wilson rushed out. He went up a flight of back stairs into the office of the only notary in the town. Finding that functionary out, he pocketed the notarial seal and walked off. He then boldly refused payment, and



He then boldly refused payment...

the stranger took the paper money to find a notary and make the proper protest. No seal could be found; and with this important attachment to the needed legal red tape absent, nothing could be done, as it would require at least a week to communicate with Indianapolis and replace the lost seal. So the carpetbagger ambled off, and Mr. Wilson availed himself of the respite to put his affairs in order.

INDIANAPOLIS NEWS, January 2, 1879

ILLINOIS BANKS

The following article from the WABASH INTELLIGENCER, in reference to western currency, has a great deal of good sense in it, although it is a little excited in tone. Farmers and other producers can get current funds for what they have to sell if they refuse to accept anything else; and this course, with the combined action of Indiana banks, will have a tendency to drive home the greater portion of the depreciated bank paper.

"The expected time has come at last; there is again a recurrence of the same old panic. Stocks have gone down, and banks are failing. Brokers and bankers in Cincinnati, Louisville, Indianapolis, St. Louis, and other cities refuse to receive Illinois bank paper at less than 10 per cent discount; and then it is accepted only from regular depositors. These wildcat concerns, it appears, are unable to redeem their issues with either specie or exchange; and their notes are worth no more as money than the notes of private individuals. Thanks to the Bank of Rockville in this state, there is not much of this uncurrent money in Wabash County.

"Our bank for a long period has steadily refused to receive Illinois bank paper at par, and we are now reaping the benefits of this wise course. Our advice is not to touch it. Nearly all the Illinois banks are founded on Missouri

stocks. These stocks are now selling in New York at seventy-one cents on the dollar, and they may go still lower. Besides, there is no sense intaking any money but the best. All of the corn, wheat, pork, and other produce which our farmers have to sell is worth every cent that can be received for it in gold; and if our farmers would refuse all bank paper, very soon they would be paid in gold for their produce.

"We do not know that any of our produce dealers have ever paid Illinois money to the farmers; but if they have, they have done a very reprehensible act. This money has never been bankable at par here, and the dealers knew it. But we believe that none of our merchants have been engaged in this mean business. During the fall we have inquired, time and again, if any of our produce dealers have paid out this money; we have not been able to fasten the charge upon anyone. Again we say to the farmers, 'do not touch any but the very best of currency. You can get that just as easily as you can get the worthless trash of Illinois, Wisconsin, and Michigan.'"

INDIANAPOLIS DAILY JOURNAL, November 27, 1860

INDIANA MONEY DISCREDITED

Mr. Editor:

Last week our city bankers threw out the notes of nine Indiana banks, no one of which, to my knowledge, refuses to redeem its notes when they are presented. I have heard given as reasons for discrediting these banks that they are winding up, that the state securities heretofore held by the state treasurer as security for their notes are withdrawn, and that they have so few notes in circulation that it is not remunerative to gather them up and send them home for redemption.

The free-banking law provides that after due legal notice is given to the public, the state securities may be withdrawn from the association if the auditor of the state is given such other securities as he may deem sufficient to guarantee the redemption of the outstanding circulation of the bank. Every one of the notes issued by these nine banks is amply secured to the billholder, and the fact that every note is promptly redeemed when presented makes it absurd to discredit them at any time.

Each of these banks has passed through seven financial panics with a large circulation; and now, when their united circulation does not exceed \$36,000, they must be thrown out as unsafe. A prominent Chicago banker advertises that he will receive the notes of the Michigan City Branch of the Bank of the State of Indiana the same as any other bank in Indiana. It is unwise and wrong, in these times of difficulty and great financial pressure, to discredit the specie-paying banks of our own state. We need every dollar of sound, safe currency we can have. The financial embarrassments of the country are certainly deplorable enough at best, and it is censurable for any parties, as in this manner, to add to the difficulties and embarrassments of the community. The businessmen of this city should receive and pay out at par value the notes of these nine Indiana banks. Let there be a general understanding to this effect, for the money is worthy of our entire confidence.

JUSTICE

INDIANAPOLIS DAILY JOURNAL, December 18, 1860

A FREE BANK

Adams and Company and the Adams Express Company did a very profitable business. From brokers and from other sources they received notes of several banks of the

country and presented them for redemption, charging double rates for this business. At that time there was a class of banks in Indiana known as free banks. Any person who could purchase \$50,000 worth of bonds could deposit them with the auditor of the state and receive that amount of bank notes, which would be ready for circulation when signed by the president and the cashier of the bank; these notes were redeemable only at the counter of the bank. Therefore, it was an object of the bankers to place the bank where it would be difficult to find; then they would loan out its notes and let them circulate as money. Under instructions, I kept three or four men ready to hunt up these banks and to present their notes. Many of the banks were located in towns which had no existence, except on paper, and were very difficult to find.

At one time when all of my men were away, except one man who was sick, I received a package containing \$1,000 on the Bank of Morocco. This bank, I learned from the state auditor, was located on the grand prairie about 50 miles west of Lafayette and 125 miles from Indianapolis. The Indianapolis and Lafayette Railroad was then running 35 miles of that distance; the rest of the way had to be traveled on horseback or by coach. Procuring a horse at Lafayette, I started through the prairie with scarcely a track to guide me; I had \$1,000 in my pocket. I did not find a person who had ever heard of Morocco until I reached the little town of Rensselaer, where I finally got some information.

Pushing on until nearly night, I saw two log buildings before me; after riding up to one, which proved to be a blacksmith-shop, I inquired the way to Morocco. When the smith told me that I was already in the town, I inquired where the bank was located. He informed me that he kept the bank in his house and asked what I wanted. I told him. It was then dark, and I had no other alternative but to stay with him all night, though he told me that his accommodations for travelers were very poor. He turned my horse out on the prairie to graze, and I got a very good supper at his house. Since it was very warm, he made a bed on the prairie, where we both slept. I was a little uneasy about sleeping

out on the prairie with \$1,000 in my pocket. My host offered to put it in the bank for me and did so.

In the morning after a very good breakfast, we proceeded to the business for which I had come. He went to one corner of the log cabin and commenced taking some potatoes out of a barrel; after taking out a bushel or more, he produced my package, sat down at the table, and counted the money. Satisfied that he was right, he went to the same potato barrel and soon produced a bag of gold which was marked \$5,000. He counted out fifty twenty-dollar gold pieces and handed them to me. Then he put the notes and the gold back into the barrel and covered them with the potatoes.

After receiving my money, I asked him for his bill for meals, lodging, and horse feed; but he refused to take anything. "You are the first person who has ever found the Bank of Morocco; and if you will keep its location to yourself, I am satisfied," he remarked. I promised to do so and left for home. Mr. John P. Dunn, the auditor of the state, told me afterward that several persons had tried to find the Bank of Morocco; but he thought that I was only one who had succeeded.

DAILY FORT WAYNE SENTINEL, July 21, 1881

THE OLD NATIONAL BANK OF FORT WAYNE

This is the name of the new bank organized because of the expiration of the charter of the Fort Wayne National Bank. The Old National Bank, as its name indicates, is the successor in business and in standing to some of the strongest and most respected Indiana institutions, which have done much to develop and sustain the resources of this locality.

A branch of the State Bank of Indiana was organized at Fort Wayne in 1835; it was the first banking house in this



... a bag of gold, marked \$5,000....

city, which was then a mere village. The charter expired in 1857 after a prosperous career, and a Fort Wayne branch of the Bank of the State of Indiana was organized to succeed to the earlier Bank's business.

In January, 1865, the Fort Wayne National Bank was organized; in August of that year it succeeded to the business of the Fort Wayne Branch of the Bank of the State of Indiana. From its beginning the Fort Wayne National Bank has been a great success, paying large dividends to its shareholders and always having plenty of money for its patrons. It was solid as a rock in the troublesome times of 1872-73 and has been prudent and conservative in its management. It has justly received a large share of the public's confidence and patronage.

As noted above, the change is now made only because of the expiration of the charter of the previous bank. The officers, board of directors, and shareholders are the same as in the bank of which this is to be the successor, with only such slight changes as the law and interests of the institution require.

The names which we give below afford an absolute guarantee that the same success will mark the career of this newly organized bank as has characterized its predecessor in the past. They are as follows:

President--S. B. Bond
Vice-President--O. P. Morgan
Cashier--J. D. Bond
Assistant Cashier--J. C. Woodworth

DIRECTORS

Oliver P. Morgan
John H. Bass
Montgomery Hamilton
Henry C. Paul
Stephen B. Bond

STOCKHOLDERS

O. P. Morgan	Mrs. Jesse M. Bond
Frederick Eckart	Mrs. E. T. Hoagland
A. H. Hamilton	S. B. Bond
Montgomery Hamilton	F. D. Casanave
Mrs. E. J. Hamilton	J. K. McCracken
John H. Bass	J. B. Barnes
William Fleming	Hugh M. Bond
O. A. Simons	Joseph Wood
Hugh McCulloch	Mrs. John S. Irwin
Charles McCulloch	John Dalman
Mrs. Susan McCulloch	George H. Wilson
William H. Hoffman	R. S. Taylor
James Cheney	George W. Pixley
James M. Barrett	Mrs. Harriet Chittenden
Henry C. Paul	Miss Merica Hoagland
Charles E. Bond	Mrs. Emma Fleming
Mrs. Lavinia A. Bond	Mrs. Elizabeth Backus
N. P. Stockbridge	Mrs. Georgiana Bond

FORT WAYNE DAILY GAZETTE, January 9, 1885

ORIGIN OF THE OLD NATIONAL BANK

Foremost among the great national banks of the West is the Old National Bank, and its organization antedates many of them. It was first organized in 1835 as the Fort Wayne Branch of the State Bank of Indiana, one of the institutions that will live in history. The first officials of the bank were Allen Hamilton, president, and Hugh McCulloch, cashier. The directors were Hugh Hanna, William Rockhill, William J. Ewing, Samuel Sowers, Joseph Morgan, Francis Comparet, Isaac Spencer, Joseph Sinclair, Jesse Vermilyea, Asa Fairfield, Samuel Lewis, David Burr, Samuel Edsall,

and Allen Hamilton.

This bank was continued in business until the expiration of its charter in January, 1857, when it was reorganized as the Fort Wayne Branch of the Bank of the State of Indiana. Its officers were Hugh McCulloch, president, and Charles D. Bond, cashier. The directors were Hugh McCulloch, Ochmig Bird, William Mitchell, Pliny Hoagland, M. W. Hubbell, H. B. Reed, and B. W. Oakley.

In 1865 this branch bank was merged into the Fort Wayne National Bank with Jesse L. Williams as president, Pliny Hoagland as vice-president, and Jared D. Bond as cashier. The directors were Jesse L. Williams, Oliver P. Morgan, C. F. G. Meyer, Charles D. Bond, and Stephen B. Bond. At the expiration of the last charter, the Old National Bank was organized in January, 1885.

FORT WAYNE JOURNAL, May 19, 1891



High-Priced Coffee



HIGH-PRICED COFFEE

Prepared by the Staff of the
Public Library of Fort Wayne and Allen County
1954

One of a historical series, this pamphlet is published under the direction of the governing Boards of the Public Library of Fort Wayne and Allen County.

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FOREWORD

The following newspaper article first appeared in the INDIANAPOLIS NEWS on May 31, 1887, and cites causes for the increase in coffee prices at that time. The Boards and the Staff of the Public Library of Fort Wayne and Allen County reprint this article in the hope that it will interest coffee-drinkers concerned by current high prices. Grammar, spelling, and punctuation have been changed to conform to contemporary usage.

NEW YORK, May 31---Coffee is higher than it has ever been previously for any considerable period. The coffee situation, therefore, is interesting, not to say serious. Gambling in coffee just now is wilder than in any stocks or in any other produce. The price has advanced 100 per cent in a year, and, if the lowest and highest prices are taken, 150 per cent. If the present situation continues, the coffee-drinkers in the United States will pay 50 million dollars more for it than they paid in 1885, and 60 million dollars more than they paid in 1882. The rise in price is, therefore, equal to the imposition of about \$1.00 on every man, woman, and child (whether coffee-drinkers or not) in the country. And if the upward movement continues, coffee will pass out of the daily use of the people and become a luxury.

The cause of this startling advance in price is three-fold. The consumption has increased much more rapidly than the supply. In 1867 the consumption per capita was 4.77 pounds; in 1873, the first year after it was put on the free list, it was 9.67; in 1884 it was 9.59; and it has since increased. The price for fair grade Rio in 1860 was 13 cents; in 1870, 10 to 11 1/2 cents; in 1880, 14 to 14 1/2 cents; in May of last year, 9 1/4 cents. Now it is about 20 cents.

Another cause of high prices is the opportunity for gambling caused by the lack of trustworthy crop reports. There is no concerted news gathering in the interior of Brazil. The third cause is the estimated shortness of the crop in Brazil, which has now just been gathered and will begin to arrive about July 1. The Brazilian crop is estimated to be from 2,250,000 to 4,500,000 bags. The expectation last year was that the crop would be from five to six million bags. A shortage of one million bags from Brazil will keep prices where they are now. The crop in Java is also short. In Ceylon the leaf disease has reduced the production by at least one half. Thus, the supply of the very best coffee is sure to be smaller for this year than it has been for a generation.

Today the highest figures are paid for Mysore coffee,

and it is considered the best grown. Mysore is a part of British India, and the cultivation of the plant is entirely under European control. Thus far the leaf disease, which has spread such havoc in Java and Ceylon, has not affected British India. All attempts to control this disease have proved fruitless; and if it ever puts in an appearance in Brazil, the days of coffee-drinking will be numbered. There are those who believe that unless leaf disease can be eradicated, it is only a question of time before a cup of coffee will be as great a luxury as a bottle of champagne.

Whether or not the price will be maintained at so high a figure will depend much on the future of speculation. The only coffee exchange in the country is in New York, and it is now enjoying a great boom. The fever of speculation is higher than ever before in the history of the trade. There is more gambling in coffee than in any other grocery staple. The present uncertain outlook of the supply has brought outsiders into the speculation. Syndicates have often been formed to bull the market, but in the majority of cases they have failed. The syndicate of 1883, after costing the consumers of coffee over eight million dollars, lost more than it made and brought down several large houses. The principal members of that syndicate were Havre, Rio, and New York firms. The present syndicate which is booming prices is composed of American, French, and Brazilian houses; it is by far the strongest ever formed. There are, however, other outside houses which are bulls on the coffee market, and several have made a good round sum already. Messrs. Hard and Rand, who do not speculate in options but who are the largest importers of coffee in this country, have netted from \$500,000 to \$750,000. If we consider that a bag of coffee, which a year ago was worth about \$13.00, is today worth \$26.00, the above estimate is not unreasonable; and it may be entirely too small. Arnold, the old "Coffee King," has had his share of the spoils; and so has Selligsberg, who acted for the defunct syndicate in 1883. The Arbuckles, who are the largest distributors of coffee in the world, must have netted at least a half million dollars, although they were not bulls on the market. They



have made this sum in the ordinary run of trade. Cotton brokers and even Wall Street financiers have come into the option market, as the activity on the coffee exchange has been more attractive than either cotton or stocks for some time. The actual result of the present speculative craze is hard to predict; but if the present conditions continue, the consumers in the chief coffee-drinking countries will have to pay about 120 million dollars more for the cup this year than they have ever paid in any previous year.

INDIANAPOLIS NEWS, May 31, 1887





Owatonon

Wabash

Wabash

Ohio

Ohio

10 0 20 40 miles





SCOTT'S WABASH EXPEDITION, 1791

Prepared by the staff of the
Public Library of Fort Wayne and Allen County
1953

One of a historical series, this pamphlet is published under the direction of the governing Boards of the Public Library of Fort Wayne and Allen County.

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FOREWORD

General Charles Scott played an active role in the establishment of the United States foothold in the Northwest Territory. He participated in General Josiah Harmar's ill-fated expedition in 1790, in the campaign of General Arthur St. Clair in 1791, and also in General Anthony Wayne's triumph at Fallen Timbers in 1794.

While St. Clair was preparing his army in 1791, he sent Scott, with about eight hundred Kentucky volunteers, into the Wabash region around the Indian town of Ouiatenon to distract the attention of the Indians. That Scott was more successful than his commander was destined to be is shown in his report to the Secretary of War, printed later as a letter in the INDIAN-APOLIS GAZETTE. It is reprinted here with changes in grammar, spelling, and punctuation.



Sir:

In prosecution of the enterprise, I marched (with eight hundred and fifty troops under my command) four miles from the banks of the Ohio on May 23. On the twenty-fourth, I resumed my march and pushed forward with the utmost industry. I directed my route to Ouiatenon in the best manner my guides and information enabled me, though both were greatly deficient.

By May 31, I had marched one hundred and fifty miles over a country cut by four large branches of the White River and by many smaller streams with steep, muddy banks. During this march, I crossed country alternately interspersed with the most luxurious soil and with deep clay bogs from one to five miles wide, which were rendered almost impassable by brush and briars. Rain fell in torrents every day, with frequent blasts of wind and thunderstorms. These obstacles impeded my progress, wore down my horses, and destroyed my provisions.

On the morning of June 1, as the army entered an extensive prairie, I saw an Indian on horseback a few miles to the right. I immediately sent a detachment to intercept him, but he escaped. Finding myself discovered, I determined to advance with all the rapidity my circumstances would permit, rather with the hope than with the expectation of reaching the object sought that day, for my guides were strangers to the country which I occupied. At one o'clock in the afternoon, having marched by computation one hundred and fifty-five miles from the Ohio, I entered a grove which bordered on an extensive prairie and discovered two small villages to my left,



two and four miles distant.

My guides now recognized the ground and informed me that the main town was four or five miles in front, behind a point of woods which jutted into the prairie. I immediately detached Colonel John Hardin, with sixty mounted infantrymen and a troop of light horse under Captain McCoy, to attack the villages to the left, while I moved on briskly with my main body, in order of battle, toward the town, the smoke of which was discernible. My guides were mistaken concerning the location of the town; instead of its standing at the edge of the plain through which I had marched, I found, in the low ground bordering on the Wabash (on turning the point of woods), just one house in front of me. Captain Price was ordered to assault that with forty men. He executed the command with great gallantry and killed two warriors.

When I gained the summit of the hill which overlooks the villages on the banks of the Wabash, I discovered the enemy, in great confusion, endeavoring to make their escape over the river in canoes. I instantly ordered Lieutenant Colonel Commandant Wilkinson to rush forward with the first battalion. This detachment gained the bank of the river just as the rear of the enemy embarked. Regardless of a brisk fire kept up from a Kickapoo town on the opposite bank, well-directed rifle fire destroyed in a few minutes all the savages crowded in five canoes.

The enemy still kept possession of the Kickapoo town. I determined to dislodge them; for that purpose I ordered Captain King's and Captain Logsdon's companies, under the direction of Major Barbee, to march down

and to cross the river below the town. Several of the men swam the river, and others traveled in a small canoe. This movement was unobserved; my men had taken posts on the bank before they were discovered by the enemy, who immediately abandoned the village. About this time, word was brought me that Colonel Hardin was encumbered with prisoners and that he had discovered a stronger village (farther to my left than those I had observed), which he was proceeding to attack. I immediately detached Captain Brown with his company to support the colonel; but, as the distance was six miles, before the captain arrived the business was done. Colonel Hardin joined me a little before sunset, having killed six warriors and having taken fifty-two prisoners. Captain Bull, the warrior who discovered me in the morning, had gained the main town and had given the alarm; but the Indians of the villages to the left were uninformed of my approach and had no chance to retreat. The next morning, I decided to detach my lieutenant colonel commandant, with five hundred men, to destroy the important town of Kenapacomaqua at the mouth of the Eel River, eighteen [sic] miles from my camp and on the west side of the Wabash. But, on examination, I discovered that my men and horses were so crippled and worn down by the long, laborious march and the active exertion of the preceding day that only three hundred and sixty men could be found able to undertake the enterprise; they prepared to march on foot.

Colonel Wilkinson marched with this detachment at 5:30 p. m. and, returning to my camp the next day at 1:00 p. m., marched this six [sic] miles in about five hours and destroyed the most important settlements of

the enemy in that quarter of the federal territory.

The following is Colonel Wilkinson's report respecting the enterprise:

Sir:

The detachment under my command, ordered to attack the village of Kenapacomaqua, was put in motion at half-past five o'clock last evening. Knowing that our enemy (whose chief dependence is in his ability as a marksman and his alertness in covering himself behind trees, stumps, and other impediments to fair sight) would not hazard an action in the night, I determined to push my march until I approached the vicinity of the villages, where I knew the country to be flat and open. I gained my point without a halt twenty minutes before eleven o'clock and lay upon my arms until four o'clock in the morning; half an hour later I assaulted the town from all quarters. The enemy was vigilant, gave way on my approach, and in canoes crossed Eel Creek, which washes the northeast part of the town. The creek was not fordable. My corps dashed forward with the impetuosity suitable to volunteers and was saluted by the enemy with a brisk fire from the opposite side of the creek. Dauntlessly they rushed to the water's edge; finding the river impassable, they returned a volley which so galled and disconcerted their antagonists that the fire of the enemy was without effect. In five minutes, the Indians were driven from their cover and fled precipitantly. I have three slightly wounded men. At half-past five, the town was in flames; and at six o'clock, I commenced my retreat.

James Wilkinson



Many of the inhabitants of Kenapacomaqua were French and lived in a state of civilization. Misunderstanding the object of a white flag (which appeared on a hill opposite me in the afternoon of the first of June), I liberated an aged squaw and sent her to inform the savages that if they would come in and surrender, their towns should be spared and they should receive good treatment. It was afterwards found that this white flag was not intended as a signal of parley, but that it was placed there to mark the burial spot of a person of distinction among the Indians. On the fourth of June, I determined to discharge sixteen of the weakest and most infirm of my prisoners with a talk to the Wabash tribes (a copy of which follows). My motives in this measure were to rid the army of a heavy encumbrance; to gratify the impulses of humanity; to increase the panic my operation had produced; and, by distracting the council of the enemy, to favor victims of government.

On the same day, after having burned the towns and adjacent villages and having destroyed the growing corn and pulse [legumes], I began my march for the rapids of the Ohio River. I arrived there on the fourteenth of June, without the loss of a single man by the enemy, and with only five wounded; I had killed thirty-two, chiefly warriors of size and figure, and had taken fifty-eight prisoners.

Charles Scott, Brigadier General

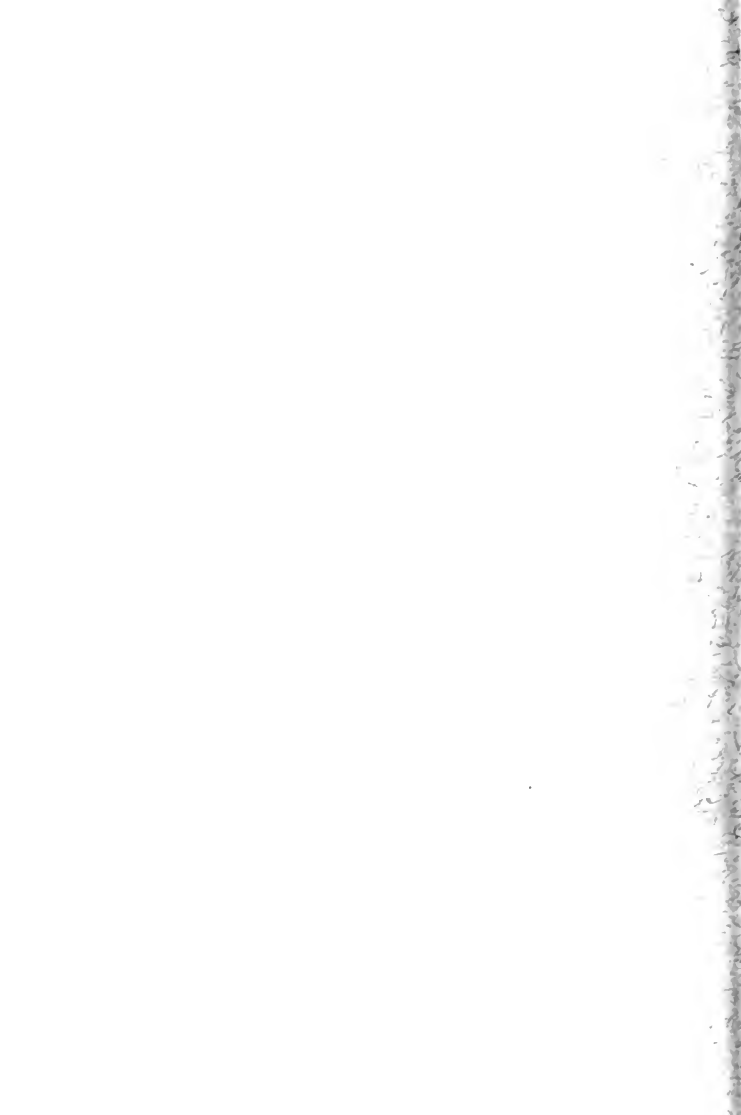
To the various tribes of the Piankashaw, and all the nations of red people living on the waters of the Wabash River:

The Sovereign Council of the Thirteen United States has long patiently borne your depredations against white settlements on this side of the great mountains, in the hope that you would see your error and would correct it by entering into bonds of amity and lasting peace. Moved by compassion and pity for your misguided councils, it has not unfrequently addressed you on this subject, but without effect. At length patience is exhausted, and it has stretched forth the arm of power against you; its mighty sons and chief warriors have at length taken up the hatchet; they have penetrated far into your country to meet your warriors and to punish you for your transgressions. But you fled before them and declined the battle, leaving your wives and children to their mercy. They have destroyed your old town, Ouate-non, and the neighboring villages; and they have taken many prisoners. Resting here two days to give you time to collect your strength, they have proceeded to your town of Kenapacomaqua; but again you have fled before them, and that great town has been destroyed. After giving you this evidence of their power, they have stopped their hands because they are as merciful as strong. Again they indulge the hope that you will come to a sense of your true interest and determine to make a lasting peace with them and all their children forever. The United States has not desired to destroy the red people, although it has the power to do so; but should you decline this invitation and pursue your unprovoked hostilities, its strength will again be exerted against you. Your warriors will be slaughtered, your



wives and children will be carried into captivity, and you may be assured that those who escape the fury of our mighty chiefs shall find no resting place on this side of the Great Lakes. The warriors of the United States do not wish to distress or destroy women, children, or old men. Although policy obliges them to retain some in captivity, yet compassion and humanity have induced them to set at liberty others, who will deliver you this talk. Those who are carried off will be left in the care of our great chief and warrior, General St. Clair, near the mouth of the Miami and opposite to the Licking River, where they will be treated with humanity and tenderness. If you wish to recover them, repair to the place by the first day of July; determine with true hearts to bury the hatchet and to smoke the pipe of peace. They will then be restored to you, and you may again sit down in security at your old towns and live in peace and happiness, unmolested by the people of the United States. They will become your friends and protectors and will be ready to furnish you with all the necessaries you may require. But should you foolishly persist in your warfare, the sons of war will be let loose against you; and the hatchet will never be buried until your country is desolated and your people humbled to the dust.

Charles Scott, Brigadier General





GENERAL ANTHONY WAYNE

GENERAL ANTHONY WAYNE'S
EXPEDITION INTO THE INDIAN COUNTRY

GENERAL ANTHONY WAYNE'S
EXPEDITION INTO THE INDIAN COUNTRY

Prepared by the staff of the
Public Library of Fort Wayne and Allen County
1953

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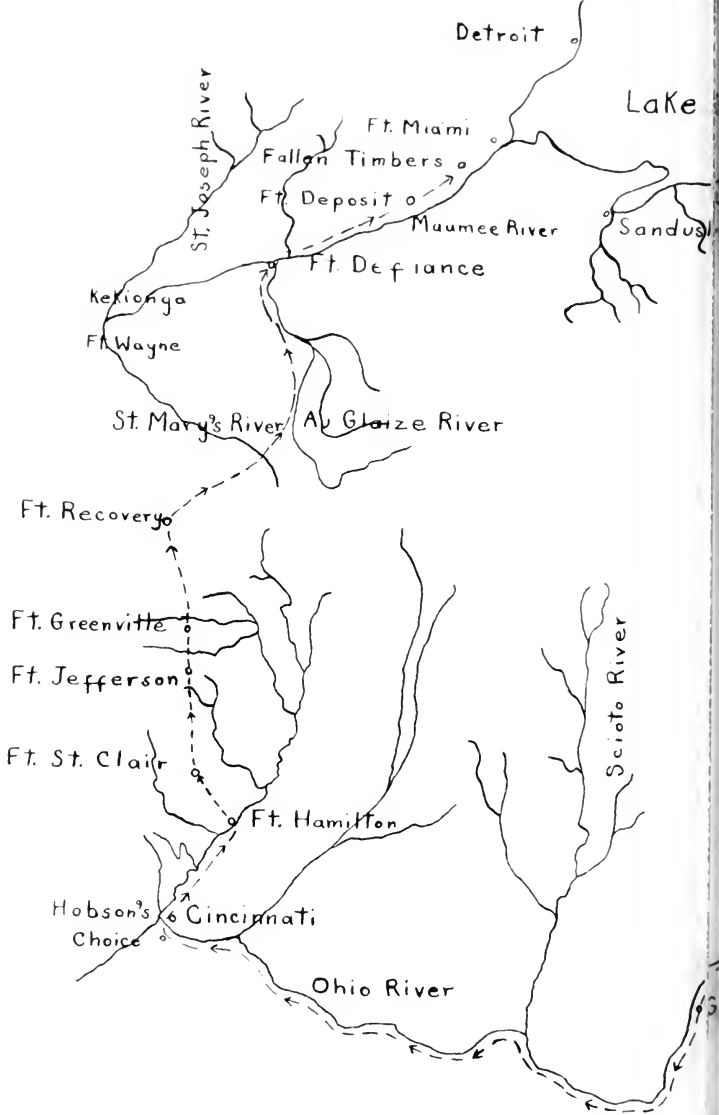
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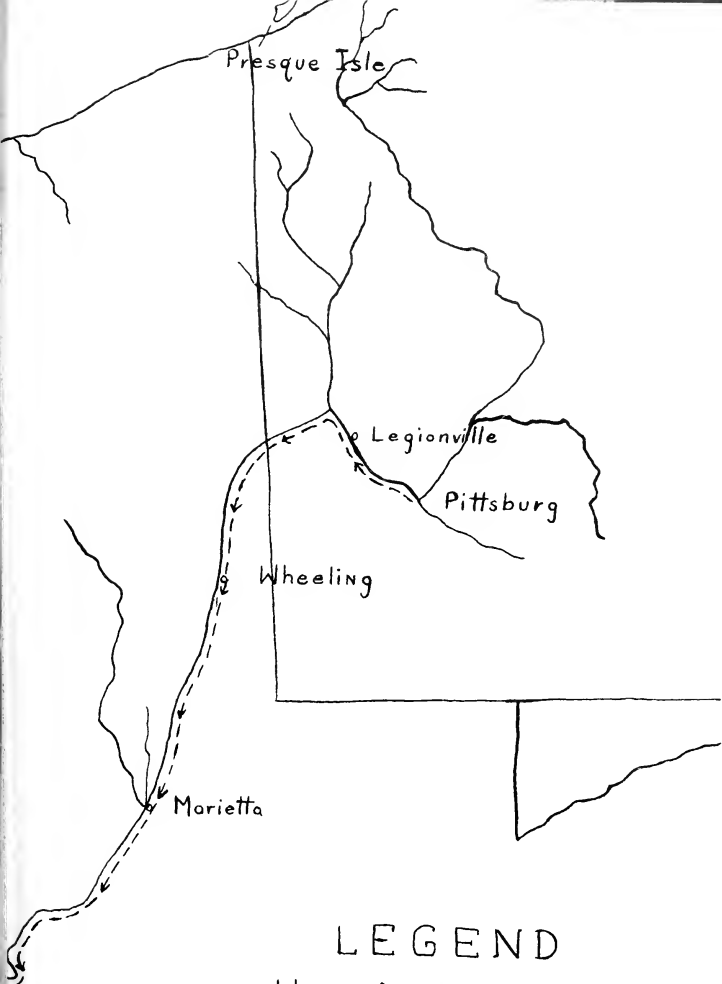
By the Treaty of Paris in 1783 ending the Revolutionary War Great Britain ceded to the United States the territory lying between The Alleghany mountains and the Mississippi River. The British, however, continued to maintain garrisons in strong forts within this area. Among the posts thus garrisoned were Detroit, Presque Isle near Erie, and Fort Miamis near Toledo. From these vantage points the British continued to influence the Indians and incite them to attacks upon white settlers. Hundreds of families of frontiersmen were slain and their homes plundered.

When General Washington assumed the Presidency in 1789 he dispatched General Harmar at the head of an expedition to pacify the marauding Indians. Little Turtle and his Indians bided their time. In a sneak attack they utterly defeated the American forces near the Indian village of Kekionga within the limits of the present city of Fort Wayne. In 1791 a second and more powerful American force under General Arthur St. Clair was defeated by Little Turtle's braves near the present town of Fort Recovery, Ohio. This overwhelming defeat cost the little American army most of its soldiers and nearly all of its officers. The frontier was then unguarded, and the American Government for a time seemed impotent to protect its citizens against the Indians and their British and Canadian allies.

In this dire emergency, President Washington chose General Anthony Wayne to re-organize the American forces and to bring the Indians to terms.

Anthony Wayne, born in 1745, left his business as the leading American tanner in 1775 to join the Pennsylvania line. He served through the American Revolution with the rank of Brigadier-General and was our leading hand-to-hand fighter. He was engaged in the battles of Trois Rivieres, Paoli,





LEGEND

Wayne's journey from
Pittsburg into the Indian
Country

Brandywine, Germantown, Monmouth and Green Springs; was commandant at Ticonderoga; led the surprise attack on Stony Point; was actively engaged in the campaign of Yorktown; and commanded the American army in the Georgia campaign against the Indians. He was wounded a number of times in battle. Likewise he suffered as did more than 5,000 other Americans at Valley Forge.

General Wayne proceeded westward toward Pittsburgh in the spring and summer of 1792. There he was commissioned to recruit and organize an American army. Some twenty-three miles from Pittsburgh at Legionville he drilled his forces and taught them the use of the sabre, pistol, bayonet, and espartoon. On April 30, 1793, his army embarked down the Ohio for Fort Washington, now Cincinnati, where they arrived on May 8, 1793. Outside that village of 1,100 persons he established headquarters at a point which he called Hobson's Choice.

General Wayne continued to recruit additional forces and to drill his men. By early fall the American forces seemed ready to meet the enemy, and on October 7, 1793 General Wayne led his army northward into the Indian country toward Kekionga. He rehabilitated the American forts previously established at Hamilton (Fort Hamilton) and at Eaton (Fort St. Clair) and advanced to Fort Jefferson six miles south of Greenville, Ohio. Thence he advanced as far northward as the present site of Greenville, on November 6, 1793. Wayne was now only a few miles from the site where St. Clair was defeated two years previously. On December 24, 1793, he began the building of a fort at that point which he called Fort Recovery. The Indians had made many attempts to surprise and ambush Wayne's forces but always

found them well-guarded and invincible. From this circumstance the Indians referred to Wayne as "the chief who never sleeps".

Wayne left a strong garrison at Fort Recovery and then returned to Fort Green. In the spring of 1794 overwhelming Indian forces under Little Turtle, Buckongehelas, Blue Jacket, and others made a surprise attack on Fort Recovery. They killed a number of Americans and stole several horses. However, the fortifications held, and Fort Recovery remained in American hands. After a great feast on horse meat the Indians retired, and many of them returned to their homes at a distance. This for them was a tactical defeat, for many warriors did not return to the conflict.

General Wayne now felt that he could safely advance into the Indian country. On July 28 his army moved forward via Fort Recovery to the junction of the Auglaize and Maumee Rivers. Arriving there on August 8, 1794, he erected fortifications which he called Fort Defiance. When this redoubt was completed he was in a dominating position. One large Indian force was located at Kekionga at the confluence of the St. Mary's and the St. Joseph Rivers, just forty-eight miles southwest of him. Another large force of Indians had assembled at Fort Miamis some 30 miles northeast near Toledo. He spread false rumors of his intentions and thus kept his enemy divided. Because they were uncertain of his future movements they did not dare to combine against him. There was, however, daily skirmishing. The Indians were plainly seeking a weak point in Wayne's defense.

Turning eastward General Wayne swiftly moved toward Fort Miamis. He stopped eight miles from Fort Defiance and erected a redoubt which he named Fort Deposit. This fort served as storage for military equipment.

Thereafter the legion marched with lightened burdens, ready for instant combat. On their route they reached a point near the present town of Maumee, Ohio where a large part of the forest had been uprooted by a storm. Here on August 20, 1794, the Indians attacked but were overwhelmingly defeated. The engagement is known in history as the Battle of Fallen Timbers. The Indians fled to Fort Miamis a few miles away expecting succor from their British friends, but on their arrival the gates of the fort were closed against them. This indicated to them that they had no hope of substantial British aid at this time. For a week Wayne deployed his forces near the British fort, but when no action occurred, he returned to Fort Defiance. He spent two weeks strengthening the fortifications here, and then, on September 14 he advanced toward Kekionga. After a three-days' march he arrived at the capital of the Miami Indians but the inhabitants had fled. Here he built a fort which was named for himself - Fort Wayne. On October 22, 1794, to the accompaniment of the roll of drums and the discharge of fifteen cannon, the American soldiers marched into the fort and the authority of the American Government was formally established at the confluence of the Rivers. General Wayne left a strong garrison here and returned with most of his forces to Greenville for the winter. Thus he completed the conquest of the northwest Territory and at the same time destroyed the strong alliance between the Indians and the British.

Antony Wayne is the only leader who served in any of the opposing armies of the Revolutionary War who enhanced his military reputation after that war ended.



WITCHCRAFT
IN
ILLINOIS

JOHN H. GUNN

Witchcraft in Illinois

John H. Gunn

One of a historical series, this pamphlet is published under the direction of the governing Boards of the Public Library of Fort Wayne and Allen County.

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FOREWORD

The following publication originally appeared in the *MAGAZINE OF AMERICAN HISTORY*, volume 14, November, 1885. The article was signed by John H. Gunn and is reprinted verbatim.

The Boards and the Staff of the Public Library of Fort Wayne and Allen County present this account in the hope that it will be interesting and informative to Library patrons.

It will perhaps occasion no little surprise to the casual reader, and prove an unexpected revelation to those familiar with the general facts of Western history, to learn that capital punishment for the supposititious crime of witchcraft has occurred within the limits of the present State of Illinois, and almost within the memory of persons yet living. That a veritable Salem existed in the old capital town of Kaskaskia, almost one hundred years after the doctrine of witchcraft had been exploded in all other parts of the civilized world, is nothing which we need feel particularly proud of, but as an historical truth, which goes far to explain the character and habits of the early settlers of our prairie State, it is worthy of critical attention; none the less so since the light of criticism and the investigation of modern scientific thought is turning over and giving a new setting to many of the well accepted, but often poorly accredited myths of history.

The writer of this, born and bred within a day's journey of Old Fort Chartres, in boyhood often heard the story of the burning of the witch at "old Kaskia." Such executions had not yet become a part of veritable history, and were then given with other weird and wild stories of the French and Indians for winter-night entertainment, at the cabin fire of the early American settler to the east of the old French villages of Kaskaskia and Cahokia. A few of the old French romances have been preserved to posterity with the even wilder Indian legends, in the poetical form of Honorable James Hall, the pioneer venturer on the untried sea of Western literature, and are accessible to-day to the curious reader in the *Legends of the West*. These executions escaped the attention of Mr. Hall, however. No serious account was ever published of the witchcraft delusions until 1852, when ex-Governor John Reynolds wrote a little work entitled *The Pioneer History of Illinois*. This book refers to Illinois witchcraft in the following manner: "In Cahokia, about the year 1790, this superstition (the belief in necromancy or witchcraft) got the upper-hand of reason, and several poor African slaves were immolated at the shrine of ignorance for the imaginary offense. An African negro called Moreau was hung for witchcraft on a tree not far south-east of Cahokia. It is stated that he had said 'he poisoned his master, but his mistress was too strong for his necromancy.' Another slave, Emanuel, was shot in Cahokia for this crime,

and an old woman, Janette, was supposed to have the power to destroy persons and property by her incantations; many grown persons and all the children were terrified at her approach." * The old governor quaintly adds, as if in the abundance of his caution: "All countries have had their *witches*, and I hope Illinois will never again return to such scenes of bloodshed to appease the demon of ignorance." As the period at which these executions actually occurred was more than ten years prior to the date stated by Governor Reynolds, and during the most obscure period of our early history, no record had up to this time been made of the matter in any other publication, so far as is now known. Brown, whose *History of Illinois* was published in 1844, seems never to have heard of the witchcraft trials. Neither Perkins nor John M. Peck in the two earlier editions of *Annals of the West* make any mention of the matter. It is entirely unlikely that Peck, who was well acquainted with that section of the country, had ever heard of the occurrence, or it would have appeared in some shape in some of his many publications covering the local history of that part of the State. Even Governor Reynolds' statement was variously accepted. People in the older settled portions of Illinois, particularly in his own city and district, to some of whom the legend had been known before its publication, received it as genuine historical fact, while many questioned the truth of the occurrence, and more than one unfriendly critic pronounced it "an old-wife's fable;" and no doubt the publication of this matter, with some others, equally true, but equally doubted, led to the serious question of Governor Reynolds' veracity as a local historian. It was left, however, to modern research to sustain the historical accuracy of the occurrences mentioned by Reynolds on the strength of tradition, and by undisputed historical records bearing proof not only of the execution, but of the previous trial and conviction, under the forms of the law at least, of these the latest victims of a cruel superstition sacrificed within the limits of a Christian land.

To Mr. E. G. Mason, of Chicago, is the credit due for bringing out from obscurity the truth published first in a lecture before the Chicago Historical Society (February 15, 1881), and secondly, in a printed pamphlet (Fergus' "Historical Series, Number 12") of Colonel John Todd's *Record Book*. This book, furnished by Governor Patrick Henry, of the Commonwealth of Virginia, and sent by him to his appointee and subordinate, Colonel John Todd, Lieutenant-Commandant of the County of Illinois—a part of that commonwealth—contained in its first pages the "instructions," under which the newly appointed official was to administer and carry out the laws

* Reynolds' *Pioneer History*, page 143.



An African Negro called Moreau

of Virginia in the newly acquired territory which the valor of General George Rogers Clark and the Virginia militia under his command had recently so successfully wrested from the control of the English Government, and added to the territory of the "Old Dominion."

Many curious and important entries occur in this old *Record Book*, which contains the official record of the whole of Governor Todd's administration as county lieutenant, from his appointment in December, 1778, or, more properly, beginning with his landing in Kaskaskia the May following, and ending with his unfortunate death at the Battle of Blue Licks, in Kentucky, August 18, 1782. Not only are all of his official acts entered, but those of his subordinate, and for a time successor, Timothy de Munbrunt, a French gentleman of Kaskaskia. Many of the entries are of rich historical interest, and the publication by Mr. Mason of his lecture, in the cheap form of the Fergus series, places the contents of the *Record Book* within the reach of all, and relieves the priceless original, now the property of the Chicago Historical Society, from the handling of the curious.

This society, which has rescued much valuable historical matter from destruction, and placed it under careful and intelligent custody, found the Todd *Record*, amongst other papers sent it by the board of county commissioners of Randolph County, and through one of its most painstaking and intelligent members has thus given an account of it to the world. But to return to the subject of witchcraft, quoting from the Fergus publication,* we find:

" Illinois to wit

To Richard Winston Esq.,

Sheriff in chief of the District of Kaskaskia Negro Manuel a Slave, in your custody is condemned by the Court of Kaskaskia, after having made honorable fine at the door of the church, to be chained to a post at the water side, and then to be burnt alive, and his ashes scattered, as appears to me by record. This sentence you are hereby required to put in execution, on tuesday next at 9 o'clock in the morning, and this shall be your warrant.

Given under my hand and seal
at Kaskaskia the 13th day of
June, in the 3rd year of the
commonwealth."

On this page of the *Record*, which appears to have been a copy of the death-warrant of the slave, who is no doubt the same designated in Reynolds' history as " Emanuel," there are heavy lines drawn across, as if to efface the writing; was the sentence changed to the more merciful death by

* Fergus' " Historical Series, Number 12," page 58.

shooting, administered by Captain Nicholas Janis and his militia company, as Reynolds states? or was it carried out in all the barbaric particularity of the given warrant, and the ashes of the victim swept from among the links of the scorched and blackened chain, "scattered" from the "water side" over the muddy waters of the Kaskaskia River, to accompany them in their vexed and turbulent journey down the boiling Mississippi to the Gulf?

On the next page of the *Record Book* is the following order:

"To Capt. Nicholas Janis.

You are hereby required to call upon a party of your militia to guard Moreau, a slave condemned to execution, up to the town of Kohos. Put them under an officer. They shall be entitled to pay rashesions and refreshment during the time they shall be upon duty to be certified hereafter by you

I am sir your hble servant

"I recommend 4 or 5 from your comp'y
and as many from Capt. Placey and
consult Mr. Lacroix about the
time necessary J. T."

Jno. Todd

15th June 1779."

This Captain Janis is shown in another place to have been commissioned as captain of the "first company" of the Kaskaskia militia, which corps was commanded in its entirety by Captain Richard Winston, otherwise sheriff, who bore the rank of "Deputy Commandant." Nicholas Janis was also one of the judges of the court of Kaskaskia, as was also Charles Charleville, the 2d Lieutenant of his militia company, while five of the seven judges of the Cahokia court held commissions in the militia. The Mr. La Croix mentioned in the postscript, was, as Mr. Mason suggests, Mr. J. B. Le Croix, the first sheriff of the Cahokia (Cohos) district, by whom, no doubt, the sentence was duly and properly executed. Mr. Mason says: "These two entries, therefore, confirm Reynolds' account of this matter, the accuracy of which has sometimes been questioned."

There, however, the connection of the historian as a plain recorder of facts would seem to end. But the quaint and half-apologetic advice of Governor Reynolds suggests another interesting train of thought. "All countries have had their *witches*," and in many countries the crime or supposed crime of witchcraft was visited with heavy and bloody penalties. These Africans were duly condemned by organized courts of the State of Virginia. Presumably under her laws, did Virginia have witches, and laws for their punishment? If so, were these laws then in force? In other words, we propose to follow the inquiry as to the legal authority under which these men were executed.

By the first section of the act of the Virginia Assembly under which the "County of Illinois" was organized, enacted in October, 1778, it was, among other things, provided,

"And all civil officers to which the said inhabitants have been accustomed, necessary for the preservation of peace and the administration of justice, shall be chosen by a majority of the citizens in their respective districts, to be convened for that purpose by the County Lieutenant or Commandant, or his deputy, and shall be commissioned by the said County Lieutenant or Commandant in Chief, and be paid for their services in the same manner as such expenses have been heretofore borne levied and paid in that county; which said civil officers after taking the oath as before prescribed, shall exercise their several jurisdictions, and conduct themselves agreeable to the laws, which the present settlers are now accustomed to, And on any criminal prosecution, where the offender shall be adjudged guilty, it shall and may be lawful for the County Lieutenant or Commandant in Chief to pardon his or her offense, except in cases of murder or treason; and in such cases, he may respite execution from time to time until the sense of the governor in the first instance, and of the General Assembly, in case of treason, is obtained." (*Hening's Stat. at Large of Virginia. Vol. ix. p. 552.*)

Thus was continued under the new arrangement not only the old officials but the old laws. Prior to the conquest of the Illinois country in July, 1778, it had been under the dominion of the British Government, whose last governor, the mild Frenchman, M. de Rocheblave, had, by common consent, succeeded his predecessor, an English officer, Lieutenant-Colonel Wilkins, who had abandoned a government which was not only distasteful to him, but a climate which did not agree with him, several years before. Under Colonel Wilkins, civil courts were established in December, 1768, the common law of England, modified by the laws and customs of the French settlers, was the recognized rule of action. Since the acquisition of the Louisiana territory by the treaty of Paris in 1763, the British Government had pursued a conciliatory policy toward the French inhabitants, and the treaty provisions preserving to them their laws and customs were strictly adhered to. Governor Reynolds in his *Pioneer History* (page 115) says: "The government was very imperfect, but the people needed but little or none, there was a kind of a mixture of the civil and English law in the country, administered by the courts down to the year 1790. When Governor St. Clair came to Kaskaskia and set in motion the territorial government."

Such was the condition of affairs at the date these trials took place. The court consisted of a bench of seven justices, elected from the body of the French population, with but little knowledge of law of any kind, and no acquaintance whatever with the English common law. Had the defendants been English or Americans, they might, and doubtless would

have insisted on a jury trial, and the conviction, if any was had, would have been under the strict forms of the common law, extended by general enactment of the assembly over the whole State of Virginia. Had they been Frenchmen even, their conviction would hardly have been probable, as the Bull "Summis desiderantos" of Innocent VIII. enunciated in 1484, and under whose cruel provisions thousands had met a cruel and bloody death, had not been enforced in France after about the middle of the seventeenth century. In England no legalized executions had occurred since 1716. Even as early as 1751, the leader of a mob, which executed a reputed witch in Staffordshire, was tried and executed for murder.

In France no execution for witchcraft had occurred for over a century. But the priesthood of the French colony of Louisiana, was like its people—the customs, habits, fashions, and even ideas of the preceding century were still in force with all the authority of law.

But why should Governor Todd allow the executions to be carried out if the law did not justify the conviction? The victims were slaves, the property of the prosecutors, they were condemned by popular clamor, and their execution demanded by their own people, their owners, their guilt unquestioned by all who knew them, even their fellow slaves.

It was not to be expected of him, a stranger to the people and their customs, to long combat their desires as to the punishment of those whom custom and even the high authority of his own Church had ranked as heathen brutes, unworthy of a moment's consideration. The humanity of the Virginia gentleman, it is to be hoped, asserted itself, however, in the case of Manuel, and the sentence prepared with all the particularity of horrible detail by the French clerk of the Kaskia court, and which was evidently intended for his signature, yet does not bear it, was changed for the milder punishment, as administered by the detachment from the militia company, after they had been properly "refreshed" at the expense of the commonwealth.

A handwritten signature in cursive script, reading "John H. Gunn". The signature is written in black ink on a white background. It features a large, sweeping initial "J" that loops under the rest of the name. The "H" and "G" are also written in a fluid, connected style. The signature ends with a long, horizontal flourish that extends to the right.

city

